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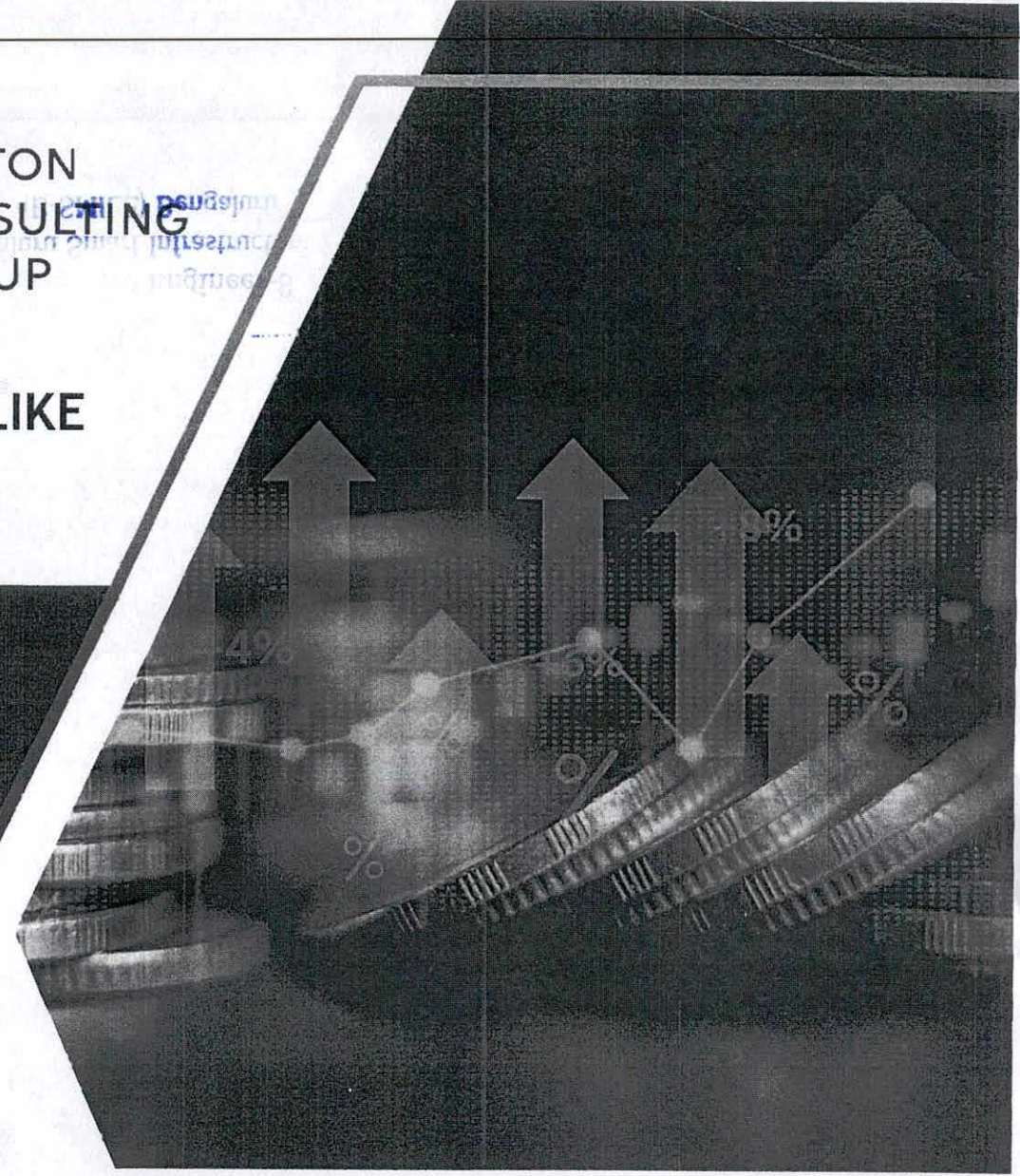
BRUHAT BENGALURU MAHANAGARA PALIKE

BBMP Financial Sustainability Strategy

DELIVERABLE #3

APRIL 2025

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ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ”



Foreword



18 April 2025

Subject: Submission of Deliverable #3

Reference: Assignment Order No. EE/Infra Div/RI/PR/228/2024-25 issued to Boston Consulting Group for delivering *Strategic Consultancy Services for Financial Sustainability-led Transformation of BBMP*, dated 24.01.2025.

This engagement involves exploring opportunities to enhance BBMP's revenue streams, assessing innovative financing mechanisms, evaluating project structuring and development models for key infrastructure initiatives, designing monitoring and control frameworks, and designing organization structure to adapt to the new financial strategies.

In line with the deliverables outlined in **Tender Notification No. EE/RI/Road Infra Division/TEND/16/2024-25**, dated 30.11.2024, and the **Work Order notification No. EE/Infra-Division/R1/WO/14/2024-25** dated 10.02.25, we hereby submit **Deliverable #3**. The report has been submitted via email as a soft copy, along with **five hard copies** for your reference.

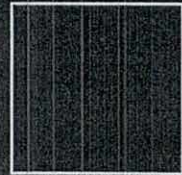
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Yours sincerely,

Managing Director & Partner
Boston Consulting Group

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1. Project background

2. Objective of Deliverable #3

Project Background

Bengaluru, as the fifth-largest metropolis in India, faces significant urban challenges due to rapid population growth, particularly in traffic congestion and connectivity. With over 14 million residents and more than 8 million vehicles, the demand for efficient infrastructure solutions is critical. In response, the Bruhat Bengaluru Mahanagara Palike (BBMP) has initiated several large-scale infrastructure projects aimed at addressing key transportation issues and supporting urban development.

However, implementing these projects requires a stable financial foundation to ensure timely execution and long-term sustainability. A thorough assessment of BBMP's financial position is necessary to identify gaps, strengthen revenue streams, and improve cost efficiency. Revenue augmentation through measures such as enhanced tax collection, better asset utilization, and diversified funding mechanisms can help reduce dependence on traditional sources. At the same time, cost optimization strategies—including improved budgeting, procurement reforms, and process efficiencies—are essential to maximize the impact of available resources.

Ensuring the successful execution of these mega infrastructure projects is crucial, as delays and cost overruns can significantly impact urban mobility and economic growth. Robust project monitoring and management frameworks must be established to track progress, mitigate risks, and enhance accountability. Leveraging technology for real-time data analysis, enforcing stricter timelines, and adopting transparent governance mechanisms will help drive efficiency and cost-effective project execution. A well-coordinated approach with robust organization structure and strong oversight will ensure that infrastructure projects are completed on time and within budget, maximizing their benefits for the city.

A structured financial and organizational approach will allow BBMP to manage risks, respond to unforeseen challenges, and sustain infrastructure development. By integrating financial sustainability with institutional strengthening, BBMP can enhance its ability to plan, execute, and maintain urban projects, ensuring long-term benefits for Bengaluru's residents.

This document should be considered as the Deliverable #3

Project start date (T0) - 24th Jan 2024

S. No.	Deliverables	Timeline (from start)	Due date for submission	
1	Report #1 - Inception Report	T0 + 2	7 th Feb 2025	✓
2	Report #2 - Project structuring & development model report	T0 + 6	7 th Mar 2025	✓
3	Report #3 - Financial and funding plan for BBMP for next 5 years	T0 + 12	18 th April 2025	✓
4	Report #4 - Progress Report 1	T0 + 16	16 th May 2025	
5	Report #5 - Progress Report 2	T0 + 21	20 th June 2025	

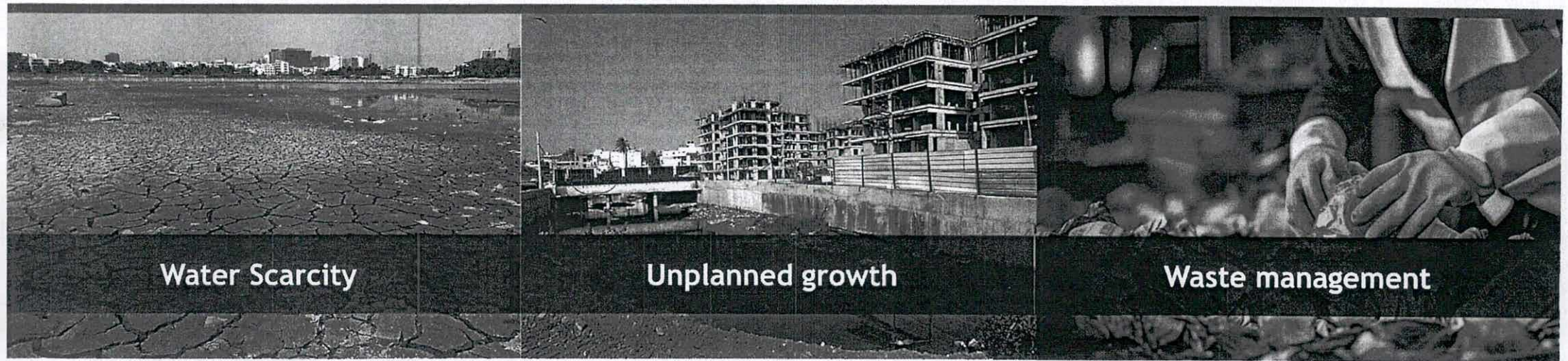

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3. Context & project objectives

The city of Bengaluru faces 6 key challenges w.r.t. urban infrastructure (2/2)



Water Scarcity

Unplanned growth

Waste management

The city faces severe water shortages due to over-dependence on the Cauvery River and rapid groundwater depletion, with demand far exceeding supply

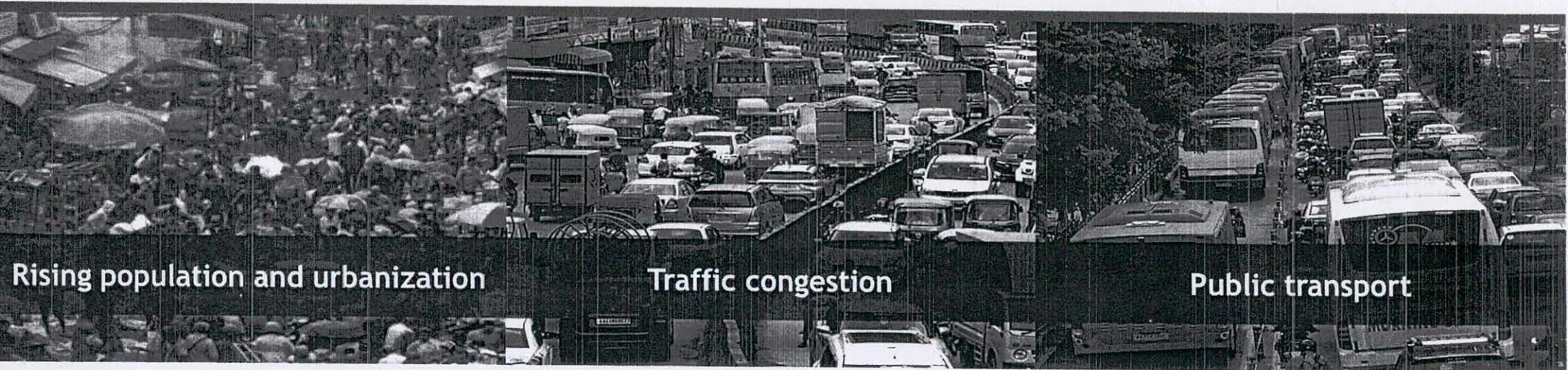
Unregulated construction and encroachment on lakes and drains causing environmental degradation and frequent urban flooding during rains

Ineffective waste management systems, leading to improper waste disposal, insufficient recycling, and overburdened landfills

“ಮುಖ್ಯ ಸಚಿವರ ಕಛೇರಿ”
ಬೆಂಗಳೂರು, 2005

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The city of Bengaluru faces 6 key challenges w.r.t. urban infrastructure (1/2)



Rising population and urbanization

Bengaluru's rapid population growth is putting immense pressure on housing, infrastructure, and essential services, leading to overcrowding and strain on city resources

Traffic congestion

Heavy traffic congestion is a result of insufficient road infrastructure, inadequate public transport, and the city's high reliance on private vehicles

Public transport

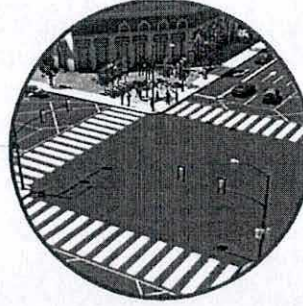
The public transport system is inadequate for the growing population, leading to over-dependence on road vehicles, worsening traffic and pollution

BBMP has undertaken key infrastructure projects to alleviate traffic, address water scarcity, improve waste management, and enhance urban services (1/2)



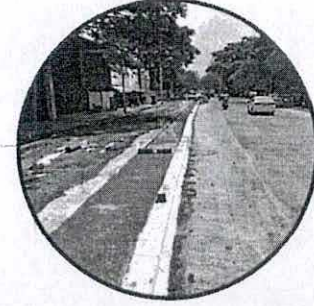
Smart city project

- Projects like LED lighting for landmarks and One City One App enhance urban services
- Aims to reduce the city's carbon footprint and increase citizen access to services
- Pushes Bengaluru towards becoming a tech-driven smart city



Model roads initiative

- BBMP partnered with CSR programs to develop model roads with improved lighting, footpaths, and regular upkeep
- Roads are maintained daily, ensuring high standards compared to typical city roads
- Encourages public-private partnerships for urban infrastructure development



White topping roads

- INR 1,200 crore project covering 63 km of key roads to enhance durability and prevent potholes
- Improves road quality, reduces long-term maintenance costs, and enhances safety for commuters
- Lowers long-term maintenance costs with fewer repairs needed

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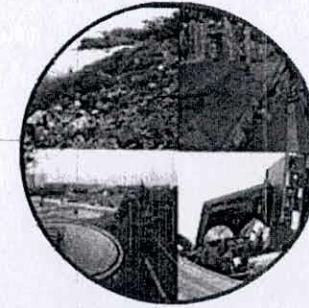
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BBMP has undertaken key infrastructure projects to alleviate traffic, address water scarcity, improve waste management, and enhance urban services (2/2)



Restoration of lakes

- Rejuvenated lakes like Madiwala and Kaikondrahalli improve water quality and biodiversity
- Reduces urban flooding and promotes environmental sustainability
- Offers recreational spaces and hosts community events



Integrated solid waste management

- Established modern waste processing plants for better segregation and recycling
- Reduces landfill usage and promotes a cleaner environment
- Improves public health by addressing improper waste management issues

Further, the authority plans to undertake major infrastructure projects worth INR 50,000 Cr+ to address these issues (1/2)



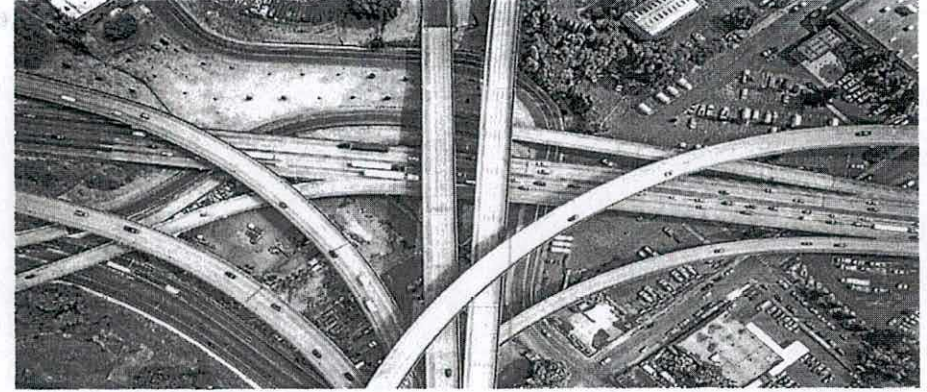
Twin tube tunnel project



- Enable faster connectivity between Hebbal Junction and Silk Board (North-South Tunnel) and KR Puram to Mysuru Road (East-West Tunnel)
- Divert long-distance vehicles and trucks via PRR, reducing traffic inside the city
- Expected to alleviate traffic at 15 key congestion points, including ORR



Elevated corridors



- Reduces congestion by creating elevated roads above busy ground-level routes
- Compensation for affected landowners through cash and TDR (Transferable Development Rights)
- Surrounding areas will include essential social infrastructure, like schools and parks

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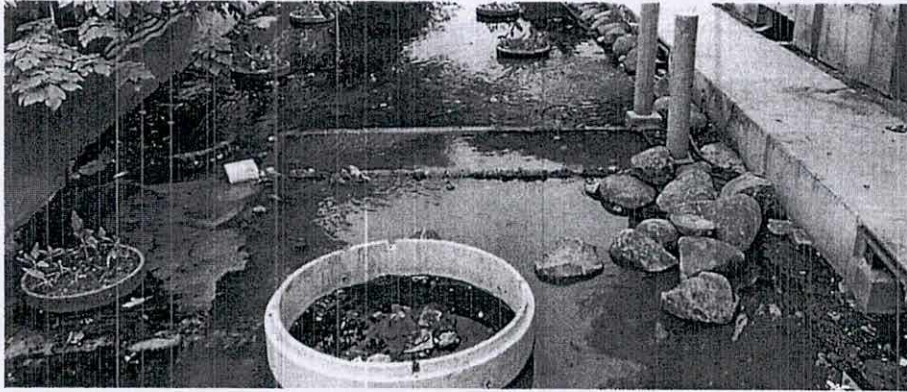
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Further, the authority plans to undertake major infrastructure projects worth INR 50,000 Cr+ to address these issues (2/2)



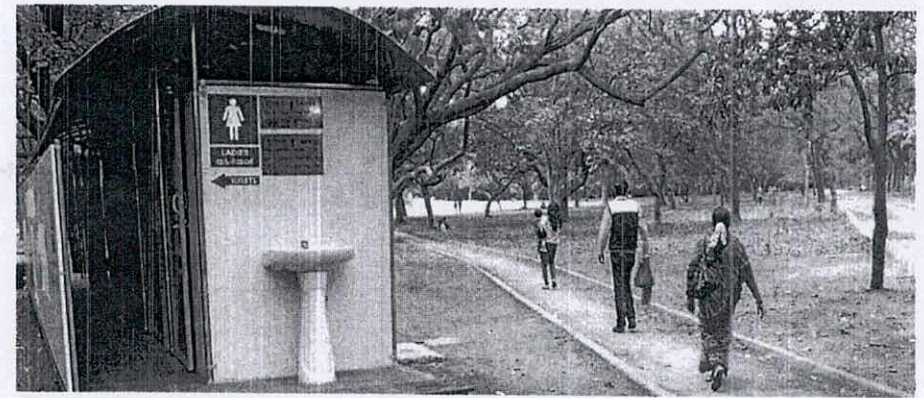
Stormwater drain beautification



- Project will include upgrading and beautifying the existing stormwater drains to reduce flooding and improve water flow during heavy rains
- Adds commercial development opportunities near beautified canals
- Enhances flood management, especially in flood-prone areas



Pedestrian walkways and She toilets



- 100 She toilets will be installed across the city to provide safe and hygienic facilities for women, particularly in high-traffic pedestrian zones
- Generates revenue through VCF, impact fees, and advertising
- This project aims to create world-class pedestrian infrastructure, enhancing the walking experience and safety for citizens

4.1 Overall budget and budgetary deficit

Preliminary baselining & benchmarking conducted to identify key opportunities

Preliminary analysis of BBMP's financial statements conducted for baselining

7 cities benchmarked for identifying best practices and potential areas

Latest BBMP Annual Budget (2024-25)

Latest Income & Expenditure statements (2022-23)

Latest Balance Sheet (2022-23)

Latest Receipts & Payments statements (2022-23)



Delhi



Mumbai



Pune



Hyderabad



Chennai



Ahmedabad



Indore

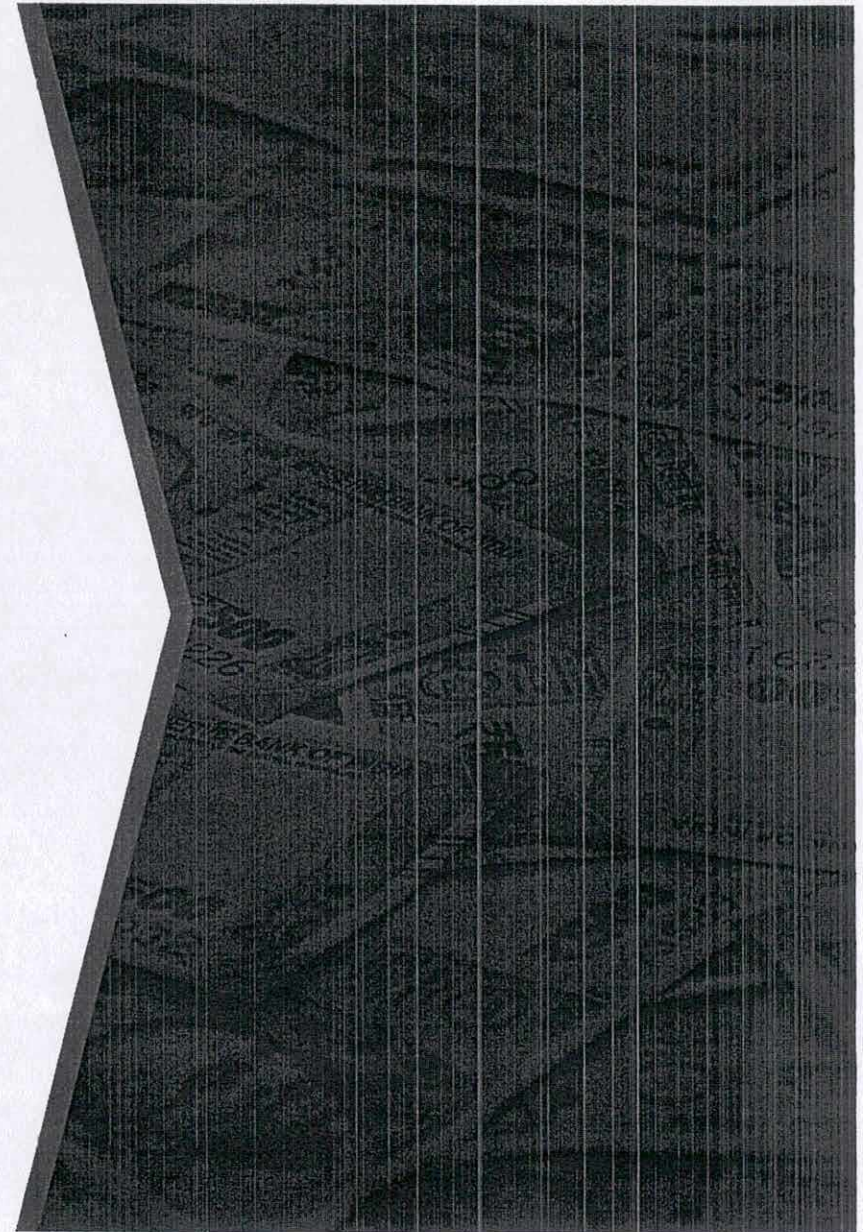
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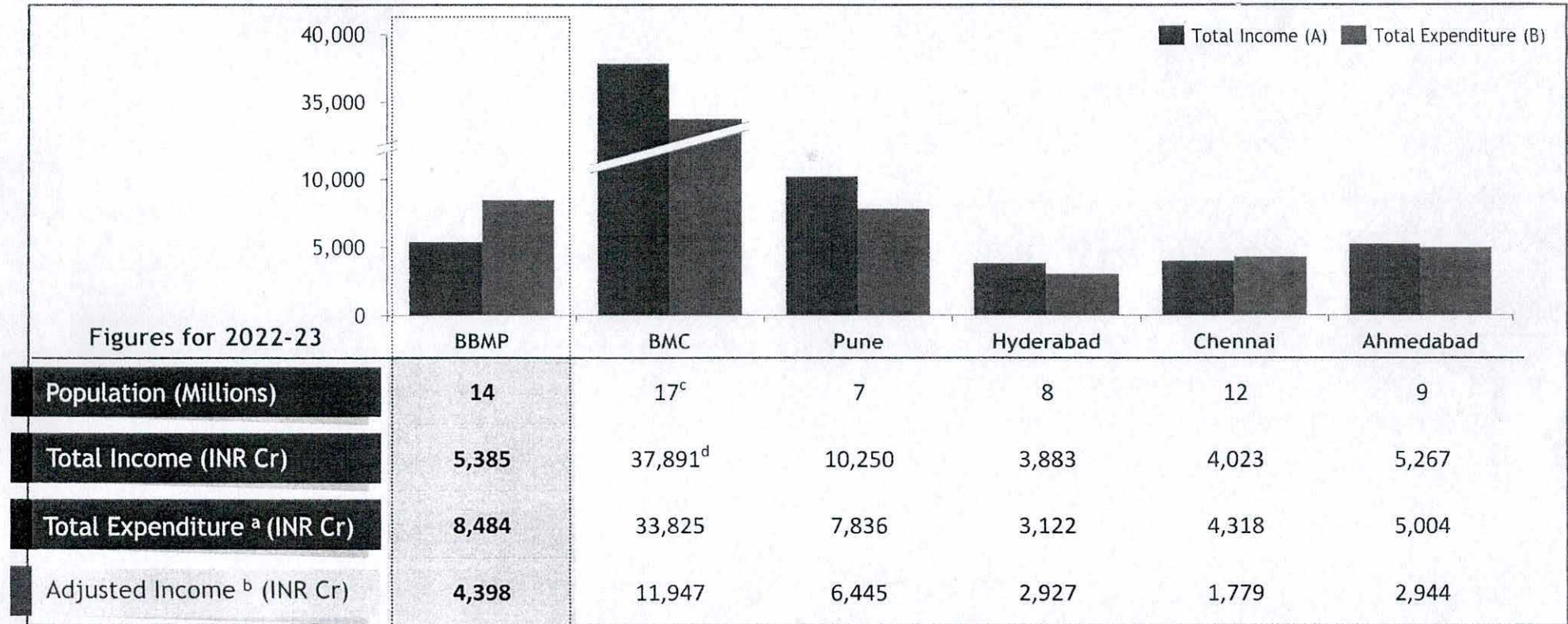
4. Baseline and benchmarking of BBMP financial situation



As BBMP continues to drive sustainable urban development in the Bengaluru city to enhance its livability - it will need to become more financially robust



Initial findings from benchmarking | Scope to increase BBMP's financial strength to further enhance citizen outcomes



Source: Financial Statements (Income & Expenditure) of respective Municipal Corporations (BBMP, BMC, PMC, IMC, CMC, AMC) for FY23. Population estimates of 2024.

a. Capex Expenditure is not included in Income & Expenditure statements

b. Adjusted for: Water and Sewerage tax, fire tax (not in scope of BBMP), compensation in lieu of Octroi and Local body taxes (not in scope), and Assigned revenues (not in control)

c. Population of Greater Mumbai under BMC, as per website of BMC, updated in 2024.

d. Includes INR 11,400 Crores received as Revenue Grant in lieu of Octroi

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4.2 Revenue baseline and benchmarking

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Preliminary benchmarking conducted across 6 cities to identify opportunities



Ahmedabad



Mumbai



Pune



Hyderabad



Chennai



Indore

Tax and Non-tax revenue streams benchmarked across 6 municipal corporations to identify opportunities for:

- Augmentation of existing revenue streams for BBMP
- Introduction of new revenue streams

Long-list of revenues streams across key municipal corporations created - scope to explore select revenue streams for BBMP

55%	18%	15%	7%	3%	2%	0%	XX%	% of BBMP's Revenue
Tax and Cess Revenue	Revenue Grants, Contributions & Subsidies	Fees & User Charges	Income from Investments	Rental Income from Municipal Properties	Other Income	Assigned Revenues & Compensation	Sales & Hire Charges	
Property Tax	In lieu of Octroi	Development Charges (premium/fungible FSI, zone conv, infra charge)	Interest from FD	Rent from office buildings	Deposits forfeited (EMD, security etc.)	Assignment from Taxes and Duties collected by others	Hire for vehicles (water tanker, hearse van)	
Water and sewerage Tax	Central Finance Commission Grants	User charges (comm., Water and sewerage charges)	Interest from Endowment fund	From lease of land	Recovery from employees (fine, rent recovery, etc.)	Compensation in lieu of Tax/Duties	Hire charges on equipment (fire engine)	
Education Tax	State Finance Commission Grants	Other Charges (staircase & lift premium, legal, garbage collection)	Interest from Pension Funds	From Civic Amenities	Contributions & transfers (pension fund, other funds)		Sale of Products (Mun sewage, etc.)	
Vehicle Tax		Regulation/ Licensing fees	Interest from other liquid funds		Misc. income (supervision charge, exhibition, auction etc.)		Sale of Forms & Publications	
Fire Tax		Regularization fees	Interest from Arrears		Lapsed deposits		Sale of stores/scrap	
Street Tax		Penalties and Fines						
Entertainment Tax		Fees for Certificate or Extract						
Tree Cess		Entry Fees (zoo, pools, etc.)						
Animal/Dog Cess		Empanelment & Registration Charges						
Lighting Tax		Advertisement Fee						
		Other Fees (Scrutiny fees, fire & emergency services)						
Scope to enhance and levy new Cess	Deprioritized-not in control	Scope to enhance and levy new Charge	Scope to optimize the investment strategy	Small quantum-scope to revalue assets & look at agreements/ contracts	Deprioritized-small quantum, lesser control	Deprioritized-not in control	Small quantum-scope to re look at asset utilization and streamline SOPs	

Source: Financial Statements of Municipal Corporations (BBMP, BMC, PMC, IMC, CMC, AMC)

High Priority Medium Priority Deprioritized

Revenue streams existing for BBMP

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Tax | Benchmarking indicates scope to evaluate 5 tax revenue streams for BBMP

Head of Account	Bangalore	Mumbai	Pune	Hyderabad	Chennai	Ahmd.
Income: FY23	INR Cr	INR Cr	INR Cr	INR Cr	INR Cr	INR Cr
Tax and Cess Revenue						
Property Tax	2,520	1,644	3,195	983	1,063	1,187
Street Tax	-	871	-	-	-	-
Water, Sewerage, Fire Tax	-	3,025	846	168	-	46
Education Tax	-	690	-	-	(20)	-
Tree Cess	-	36	-	-	-	-
Conservancy Tax	-	-	-	505	-	-
Professional Tax	-	-	-	-	974	211
Vehicle Tax	-	-	-	-	-	187
Lighting Tax	-	-	-	168	146	-
Other Taxes & Cess ¹	435	206	2	77	149	40
Total	2,955	6,471	4,043²	1,901	2,312	1,671
Tax Revenue/Capita (INR)	2,111	3,807	5,538²	2,376	1,926	1,888

Multiple other taxes/cess like street tax, water & sewerage, lighting & conservancy tax are collected as % of property tax:

- 1 Property Tax: Scope to increase collections and simplify valuation method
- 2 Street tax: Mumbai charges at 0.05%-0.23% (of capital value for road development)
- 3 Conservancy Tax: levied as part of SWM cess but lesser collection of only INR 74 Cr
- 4 Lighting Tax: Scope to charge lighting tax-as INR 250-300 Cr is being spent on Street lightings
- 5 Entertainment Tax: Chennai collecting INR 50 Crores p.a.

High Priority Low Priority

1. Entertainment tax, Health cess, beggary cess, library cess, dog registration urban infra cess
2. Pune getting a share of GST and stamp registrations collections - Excluding Local body tax (INR 2539 Cr)

Non-tax | Scope to evaluate 7 key non-tax revenue streams for BBMP

Head of Account	Bangalore	Mumbai	Pune	Hyd.	Chennai	Ahmd.
Income: FY23	INR Cr	INR Cr	INR Cr	INR Cr	INR Cr	INR Cr
User Charges	162	3,051	433			277
(Duct Services/OFC Charges, parking fee, road cutting permission) ²	(Duct/OFC charges, road cutting)	(Water & sewerage charges)	(Road dev., major infra - % property tax)	13	45	(Water, sewerage irrig. grant)
Development Charges	490	2,407	1,063	1,456	72	844
	(Building License, regulation fee)	(P-FSI, Building Regulation, Zone conv.)	(P-FSI, Building Regulation, Zone conv.)	(P-FSI, Building Permit, license)		(P-FSI, Building/Plant Permit, Zonal conv)
Staircase and Lift Premium	-	451	-	-	-	-
Other charges	-	281	-	-	2	126
(prorata charges, insecticide tmt, legal)						
Other Fees	-	615	4	18	2	-
(Scrutiny fees, fire & emergency services)						
Regularisation Fees	-	544	-	-	1	-
Penalties and Fines	41	337	3	5	25	-
Fees for Grant of Permit	-	172 (Ad fee)	-	-	1	16
Empanelment & Reg. Charges	-	13	13	2	2	6
Trade Licensing Fees	55	220	16	93	24	2
Fees for Certificate or Extract	79	5	2	1	-	1
Entry Fees	-	14	-	4	-	-
Service/Administrative Charges	-	21	500¹	16	-	3
Total Fee and User charges	827	8,131	2,034	1,608	174	1,275
Fee and user charges/Capita	591	4,783	2,786	2,010	145	1,441
Rental from Municipal Property	188	82	59	0	86	33
Income from investments	362	1,841	232	19	46	120

- 1 Parking Fee: Scope to explore Parking fee in Bangalore (minimal collection as of now)
- 2 Development charges - Premium FAR: BMC collected INR 750 Crores (FY23) & Ahmd. collected INR 530 Cr
- 3 Staircase and lift premium: INR 450 Cr (BMC) collected for FSI space for lift/staircase
- 4 Scrutiny Fee: BMC collected INR 320 Crores (FY 23) as scrutiny fee - examination of TL, Building license etc.
- 5 Advertisement fee: MCD (Delhi) collected INR 300 Cr, BMC INR 170 Cr
- 6 Trade Licensing: INR 220 Crores (BMC) vs INR 40-45 Crores (BBMP)
- 7 Rental from municipal property: Scope to look at lease policy & monetization

1. State Transfer - Orphan & other schemes

2. Road cutting permission - INR 54 Crores, Duct/OFC Cables: INR 107 Crore, Parking fee - 55 Lakhs, charges for clinics/hospitals = 28 Lakhs

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High Priority

Low Priority

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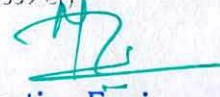
Tax Revenues| Per capita comparative analysis

Head of Account	Relative Numbers					
	Bangalore	Mumbai	Pune	Hyderabad	Chennai	Ahmedabad
Income: FY23						
Tax and Cess Revenue	INR/capita	INR/capita	INR/capita	INR/capita	INR/capita	INR/capita
Property Tax	1,800	967	4,377	1,229	886	1,341
Street Tax	-	512	-	-	-	-
Water, Sewage, Fire Tax	-	1,779	1,159	210	-	52
Education Tax	-	406	-	-	(17)	-
Tree Cess	-	21	-	-	-	-
Conservancy Tax	-	-	-	631	-	-
Professional Tax	-	-	-	-	812	239
Vehicle Tax	-	-	-	-	-	211
Lighting Tax	-	-	-	210	122	-
Other Taxes & Cess ¹	311	121	3	96	124	45
Total Tax Collection	2,111	3,807	5,538 ²	2,376	1,926	1,888

High Priority ☒ Low Priority ☐

1. Entertainment tax, Health cess, beggary cess, library cess, dog registration urban infra cess
2. Pune getting a share of GST and stamp registrations collections - Excluding Local body tax (INR 2539 Cr)

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Non-Tax Revenues | Per capita comparative analysis

Head of Account	Relative Numbers					
	Bangalore	Mumbai	Pune	Hyderabad	Chennai	Ahmedabad
Income: FY23						
Fee and User Charges	INR/capita	INR/capita	INR/capita	INR/capita	INR/capita	INR/capita
User Charges	116	1,795	593	16	38	313
Development Charges	350	1,416	1,456	1,820	60	954
Staircase and Lift Premium		265				
Other charges		165			2	142
Other Fees		362	5	23	2	
Regularization Fees	29	320			1	
Penalties and Fines		198	4	6	21	
Fees for Grant of Permit		101			1	18
Empanelment & Registration Charges		8	18	3	2	7
Trade Licensing Fees	39	129	22	116	20	2
Fees for Certificate or Extract	56	3	3	1		1
Entry Fees		8		5		
Service / Administrative Charges		12	685	20		3
	591	4,783	2,786	2,010	145	1,441

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4.3 Cost baseline and benchmarking

BMC leads expenditure spends at overall as well as per-capita level

Budget Estimates for 2024-25

Expenditure category	Bengaluru (BBMP)			Mumbai (BMC)			Hyderabad (GHMC)			Chennai (GCC)		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
Total (INR Cr)	6,623	7,131	13,754	41,632	28,511	70,143	3,458	4,979	8,437	4,250	3,135	7,385
Adjusted Total ¹ (INR Cr)	6,042	7,131	13,173	27,158	17,531	44,689	3,278	4,086	7,364	3,927	3,135	7,062
Adjusted Total per capita ² (INR)	4,316	5,094	9,409	15,975	10,312	26,288	4,098	5,108	9,205	3,272	2,613	5,885

- BMC's expenses include broader functions compared to other cities (inc. Sewerage, Water Supply, Fire, and Security). BMC also provides grants and aids to various other bodies such as MMRDA, etc.
- BMC leads the total expenditure adjusted for grants and functions like water supply etc.
- BMC's per capita expenditure is ~3X that of BBMP and GHMC


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1. Does not account for Sewerage, Fire, Security, Water supply and grants 2. Populations assumed as: BBMP - 1.4Cr, BMC - 1.7Cr, GHMC - 0.8Cr, GCC - 1.2Cr
Source: Respective budget books published

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Deep-dive | Potential for BBMP to spend more in infrastructure, health and education (1/2)

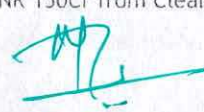
Budget Estimates for 2024-25

	Bengaluru (BBMP)			Mumbai (BMC)			Hyderabad (GHMC)			Chennai (GCC)		
Expenditure category (INR Cr)	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
Establishment expenses (Salaries and wages)	1,607	-	1,607	13,974	-	13,974	1,659	-	1,659	2,047	-	2,047
Admin expenses (Office expenses)	422	164	587	1,695	1,142	2,837	208	32	240	384	16	399
Roads, bridges, storm water drains and other infrastructure	726	5175	5,901	1,259	7,460	8,719	225	1670	1,895	229	2069	2,298
Solid waste management	1,223	400 ³	1,623	1,185	1,453	2,638	120	380	500	776	210	986
Health (Maintenance, operation, repair and construction of health care centers)	62	26 ⁴	87	4,802	3,351	8,153	-	-	-	147	7	153
Education	147	57	204	1,568	330	1,898	-	-	-	109	10	119
Programme expenses (Schemes across departments)	104	-	104	311	-	311	-	-	-	10	-	10
Urban community development (UCD)/welfare programs	918	321	1,240	459	194	652	12	25	37	16	-	16
Public convenience	233	174	407	364	300	664	128	390	518	127	0	127
Sub-total	5,442	6,555	11,760	25,617	14,230	39,846	2,352	2,497	4,849	3,845	2,312	6,155

- a** Establishment and admin charges of BMC significantly higher due to the inclusion of Fire, Sewage, Water supply and Security and pension contributions (>INR 6,000Cr)
- b** BMC's budget for infrastructure higher with marquee projects such as GMLR¹ (INR 1,630Cr) and VDLR² (INR 1,130Cr)
- c** BMC is spending INR 1000Cr for re-building SWM worker's quarters
- d** BMC extends its funding to include 6 specialty hospitals, 4 medical colleges, and 16 peripheral hospitals, unlike BBMP, which funds only maternity homes, dispensaries, and PHCs.
- e** BMC manages ~1150 municipal schools vs BBMP's 170
- f** BBMP's spend on welfare schemes is highest across states - 2X BMC's spend

1. GMLR: Goregaon - Malad Linking Road 2. VDLR: Varsova-Dahisar Linking Road 3. Includes INR 150Cr from Clean Bangalore 4. INR 20Cr for construction of Shanthinagar Hospital Brand Bengaluru considered
Source: Respective budget books published

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Deep-dive | Potential for BBMP to spend more in infrastructure, health and education (2/2)

Budget Estimates for 2024-25

	Bengaluru (BBMP)			Mumbai (BMC)			Hyderabad (GHMC)			Chennai (GCC)		
Expenditure category (INR Cr)	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
Sewerage	-	-	-	269	6367	6636	180	393	573	-	-	-
Water supply	-	-	-	707	3452	4160	-	-	-	-	-	-
Fire department	-	-	-	49	232	281	-	-	-	-	-	-
Security	-	-	-	80	-	80	-	-	-	-	-	-
Grants	581	-	581	14,299	-	14,299	-	500	500	323	-	323
Ward wise development	-	300	300	0	2068	2068	-	-	-	-	390	390
Transfer to reserve funds	-	-	-	1389	-	1389	-	-	-	-	-	-
Land acquisition	-	50	50	0	1233	1233	-	700	700	-	-	-
Other	30	33	63	126	-	126	136	15	151	20	44	64
Interest & finance charges	-	-	-	16	-	16	-	-	-	-	-	-
Disaster management	41	-	41	10	-	10	-	-	-	-	-	-
Debt	-	-	-	1	-	1	790	874	1664	-	-	-
Special project	-	430	430	-	-	0	-	-	-	3	390	393
Extraordinary expense	527	-	527	-	-	0	-	-	-	60	-	60
Sub-total	1179	813	1992	16946	13352	30299	1106	2482	3588	406	824	1230
Total	6,621	7,130	13,752	42,563	27,582	70,145	3,458	4,979	8,437	4,251	3,136	7,385

a The departments of Fire, Sewage, Water supply and Security contribute ~INR 11,000 Cr in BMC's expenditure -these are not covered by BBMP

b Several land acquisitions being done by GHMC and BBMP for various infrastructure development projects (H-CITI by GHMC, etc.)

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BMC spends 2x per sq km for Infra and 8x per health center; potential for BBMP to increase spending for infrastructure development and municipal healthcare facilities

Infrastructure development

Budget Estimates for 2024-25

Expenditure category	Bengaluru (BBMP)			Mumbai (BMC)		
	Total Spend	Area	Unit Spend	Total Spend	Area	Unit Spend
	INR Cr	Sq.km	INR Cr/sq.km	INR Cr	Sq.km	INR Cr/sq.km
Roads, bridges, Storm water drains and other infra	5,901	740	8	8,719	603	14.5

- BMC's per sq. km spends for infrastructure development is ~2x that of BBMP

Potential for BBMP to spend additional INR 4,400Cr for infrastructure development

Health and Education

Budget Estimates for 2024-25

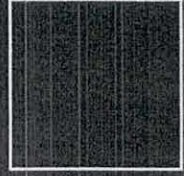
	Bengaluru (BBMP)			Mumbai (BMC)		
	Revenue Spend	# Centers	Unit Spend	Revenue Spend	# Centers	Unit Spend
	INR Cr	Nos	INR Cr/Center	INR Cr	Nos	INR Cr/Center
Health (Maintenance & operation)	62			4802		
• Municipal health care facilities ¹	62	401	0.15	812 ²	387	2
Education	147	170	0.86	1568	1150	1.4

Health: BMC's spends per facility are 8x that of BBMP - this funding is used for stocking of medicines, various disease prevention programs, diagnostic tests, and operation & maintenance

Education: Most schools run by BBMP are Nursery vs K-12 schools run by BMC - spending per center on par

Potential for BBMP to spend additional ~INR 800Cr for operation and maintenance of healthcare facilities

1. Include maternity homes, PHCs, Health posts, Dispensaries, Namma Clinics 2. Excludes wages of health workers worth INR 700Cr



5. Understanding of future plans
with focus on priority projects
(Financial model including Capex,
opex, financing requirements)

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5.1 5-year financial projections for BBMP

5-Year revenue forecast for BBMP

Revenue head	FY23	FY24	FY25	FY26	FY27	FY28	FY29	FY30	FY31	Growth rate
Property Tax Income	2,420	2,771	3,800	4,100	4,510	4,961	5,457	6,003	6,603	10%
Premium FAR Fees [As per New Policy]	0	0	0	2,000	2,200	2,420	2,662	2,928	3,221	10%
Advertisement Fee [As per New Policy]	0	0	0	750	825	908	998	1,098	1,208	10%
SWM Service charges	0	0	0	750	825	908	998	1,098	1,208	10%
Health Cess 15%	360	425	467	514	607	717	847	1,000	1,182	10%
Building License Fees and other related fees	413	476	644	918	1,010	1,111	1,222	1,344	1,478	10%
Interest	185	219	258	305	359	424	501	591	698	18%
Trade license	56	62	65	68	200	210	221	232	243	5%
Solid Waste Management Cess	75	89	98	108	119	131	144	158	174	10%
Rent from BBMP assets	196	26	50	250	275	303	333	366	403	10%
Stamp duty	0	0	68	275	289	303	318	334	351	5%
Other non-tax revenue	667	668	702	737	774	812	853	895	940	5%
Revenue excluding extraordinary and grants	4,136	4,602	5,981	10,681	11,892	13,101	14,442	15,931	17,586	
Extraordinary Receipts	433	462	761	1,005						
Grants	4,603	4,109	4,078	8,779						

Source: Budget books published by BBMP and BCG Analysis

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- 1 Increase expected through implementation of CVS methodology for Property tax calculation
- 2 Expected revenue via implementation of Premium FAR policy
- 3 Expected revenue via implementation of new Advertisement policy
- 4 Growth rate assumed equal to historic growth rate from FY23 to FY24
- 5 Trade licensing revenue expected to increase through initiatives to improve coverage

Key infrastructure projects planned by BBMP in the next 5 years

INR Cr

Project	Expected expenditure					
	FY26	FY27	FY28	FY29	FY30	FY31
North-South Tunnel	1,416	708	2,124	708		
Elevated corridor	1,833	1,833	1,833	1,833	1,833	1,833
Double decker metro	817	817	817	817	817	817
Sanchara Youktha	500	500	500	500	500	500
White topping of roads	283	283	283	283	283	283
Road widening	500	500	500	500	500	500
Sky deck	83	83	83	83	83	83
Storm water drain network	333	333	333	333	333	333
East-West Tunnel			2,000	2,000	2,000	2,000
Total	5,766	5,058	8,474	8,474	7,058	6,350

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Source: Public announcements by BBMP

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5-Year expense forecast for BBMP

Expense head	FY23	FY24	FY25	FY26	FY27	FY28	FY29	FY30	FY31	Growth rate
New infra projects				1 6,000	5,058	8,474	8,474	7,058	6,350	
Public works capex ¹	3,602	3,391	5,768	5,167	5,839	6,598	7,455	8,424	9,520	2 13%
Public works opex	1,200	1,088	1,310	2,048	2,443	2,914	3,477	4,148	4,948	19%
Solid waste management	1,362	1,555	2,152	2,541	2,658	3,386	3,555	3,733	3,919	23%
General Administration	462	555	779	814	981	1,182	1,425	1,717	2,069	2 21%
Social Welfare	149	435	974	803	843	886	930	976	1,025	5%
Public Health-General	348	232	379	493	553	620	696	781	876	12%
Horticulture	229	153	268	334	379	429	486	550	623	13%
Revenue	121	127	141	147	156	167	178	189	202	7%
Public Education	80	152	215	142	172	208	252	304	368	21%
Public Health-Medical	55	96	94	90	106	125	147	173	203	18%
Urban Forestry	36	45	48	52	58	66	74	83	94	13%
Town Planning and Regulation	6	8	8	14	16	17	19	21	23	10%
Council	3	4	13	13	14	15	15	16	17	5%
Expenses excluding grants and extraordinary	7,654	7,841	12,149	18,659	19,276	25,085	27,181	28,173	30,236	
Grants	1,278	1,330	1,058	1,370						
Extraordinary spends	235	433	527	605						

1. Capex spent for regular public works such as construction of roads, drains, etc.
Source: Budget books published by BBMP and BCG Analysis

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- Expected expenses for key projects such as tunnels, double decker metro, flyover network, sky deck, and storm water drain network
- Growth rate assumed on the basis of historic growth rate from FY23 to FY26
- Includes projected allocation for ISWM tipping fees

Funding worth ~INR 38,000 Cr needed to bridge revenue-expense gap - to be fulfilled via grants and debt

	INR Cr					
	FY27	FY28	FY29	FY30	FY31	Total
Revenue excluding extraordinary and grants	11,892	13,101	14,442	15,931	17,586	72,952
Expenses excluding grants and extraordinary	19,276	25,085	27,181	28,173	30,236	129,952
Total funding required over next 5 years	7,384	11,985	12,739	12,242	12,650	57,000

Financing guarantee for INR 19,000 Cr for the tunnel projects already approved


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5.2 Priority project 1: Integrated Solid Waste Management


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Integrated Solid Waste
Management | Key
modifications to the
tender to ensure
successful bidding
process

Key Modifications Proposed to the Tender across 7 Themes

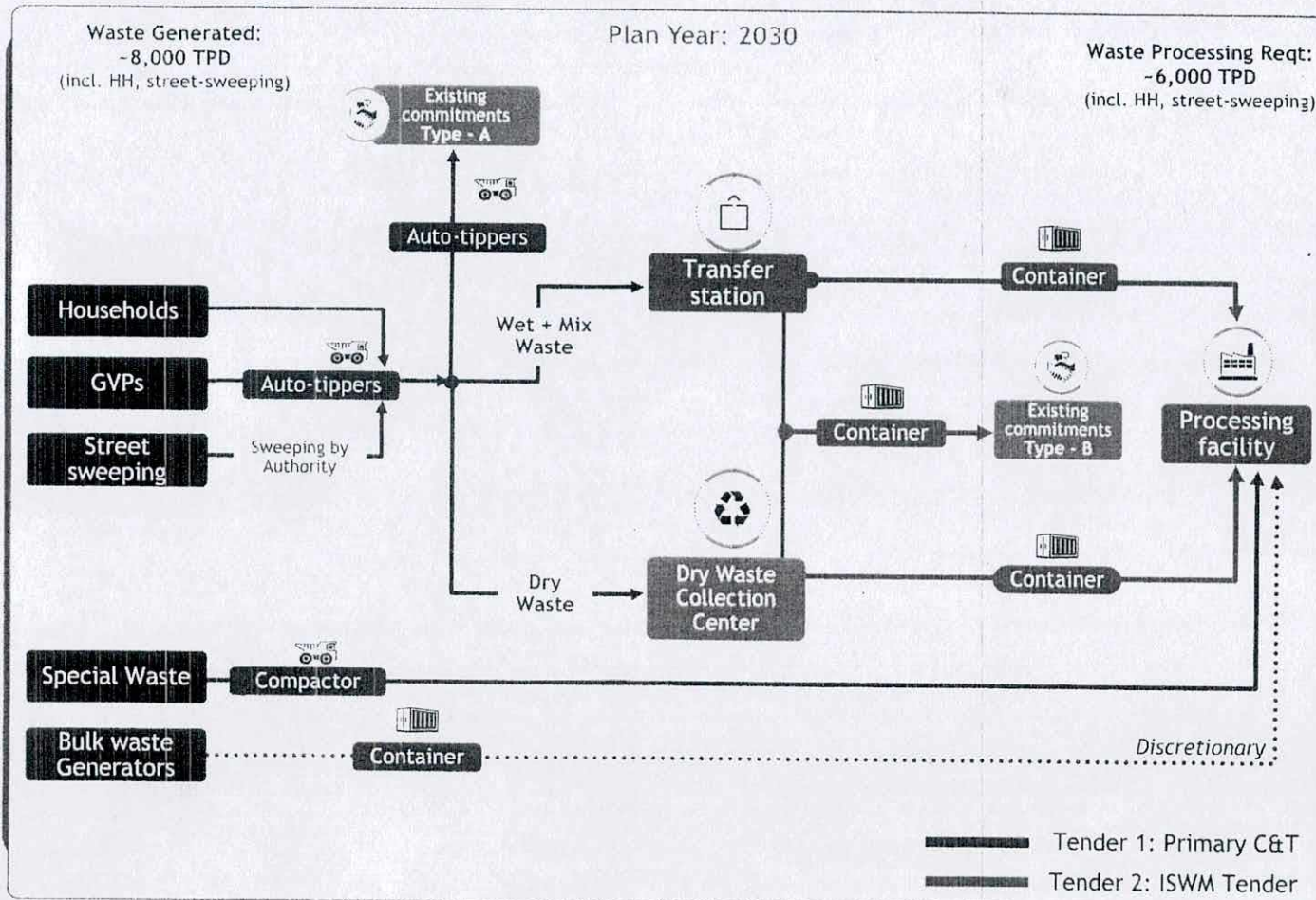
1	2	3
Scope of Work	Packaging	Tipping Fee
4	5	6
Evaluation Criteria	Security Requirements	KPIs and Payments
7 Potential mitigation strategy to ensure limited exposure to internal and external risks		

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1. Scope of Work

Updated Scope | Integrated Solid Waste Management



1. Primary C&T permanently removed from the scope of ISWM.
2. Auto-tippers shall deliver source-segregated waste to:
 1. Wet waste to Transfer Stations
 2. Dry waste to DWCCs
 3. Waste to the existing commitments within the city limits
3. 30 Transfer Stations to be handed over to the Concessionaire in a phased manner with hook-loaders and containers (new T/s in 1-2 yrs, existing 3-4 in 5-7 yrs)
4. Rag-picker associations shall operate the DWCCs and collect revenues from the sale of recyclables
5. Existing commitments (MSGP, GAIL, Bidadi WTE) to be fulfilled by concessionaire until their contract expiry (2035)
6. ISWM Concessionaire to be empaneled as an Authorized Waste Processor, and shall be allowed to collect Service Charge from the BWGs in return for royalty shared with Authority for land usage.

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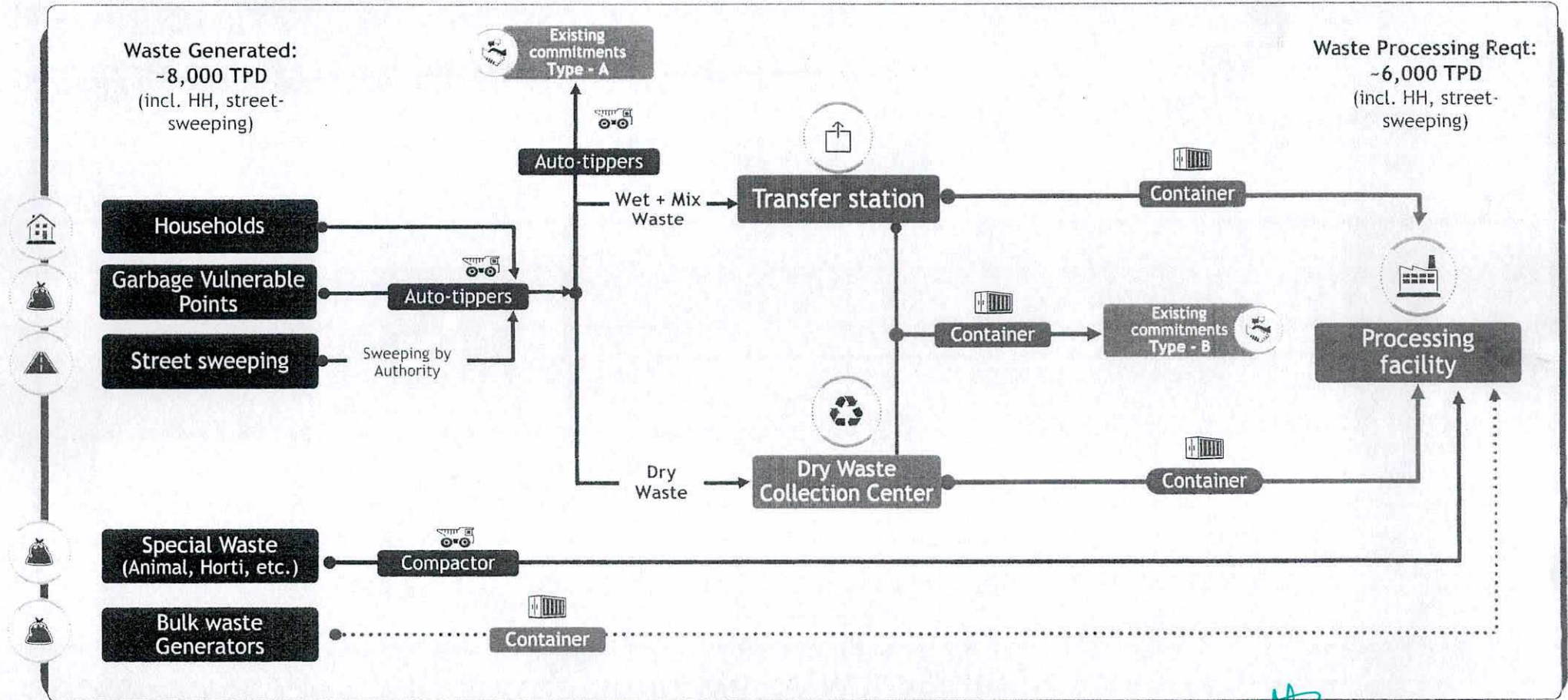
1. Scope of Work

Primary C&T Scope

ISWM Tender Scope

Updated Scope | Integrated Solid Waste Management (Steady State)

Plan Year: 2030

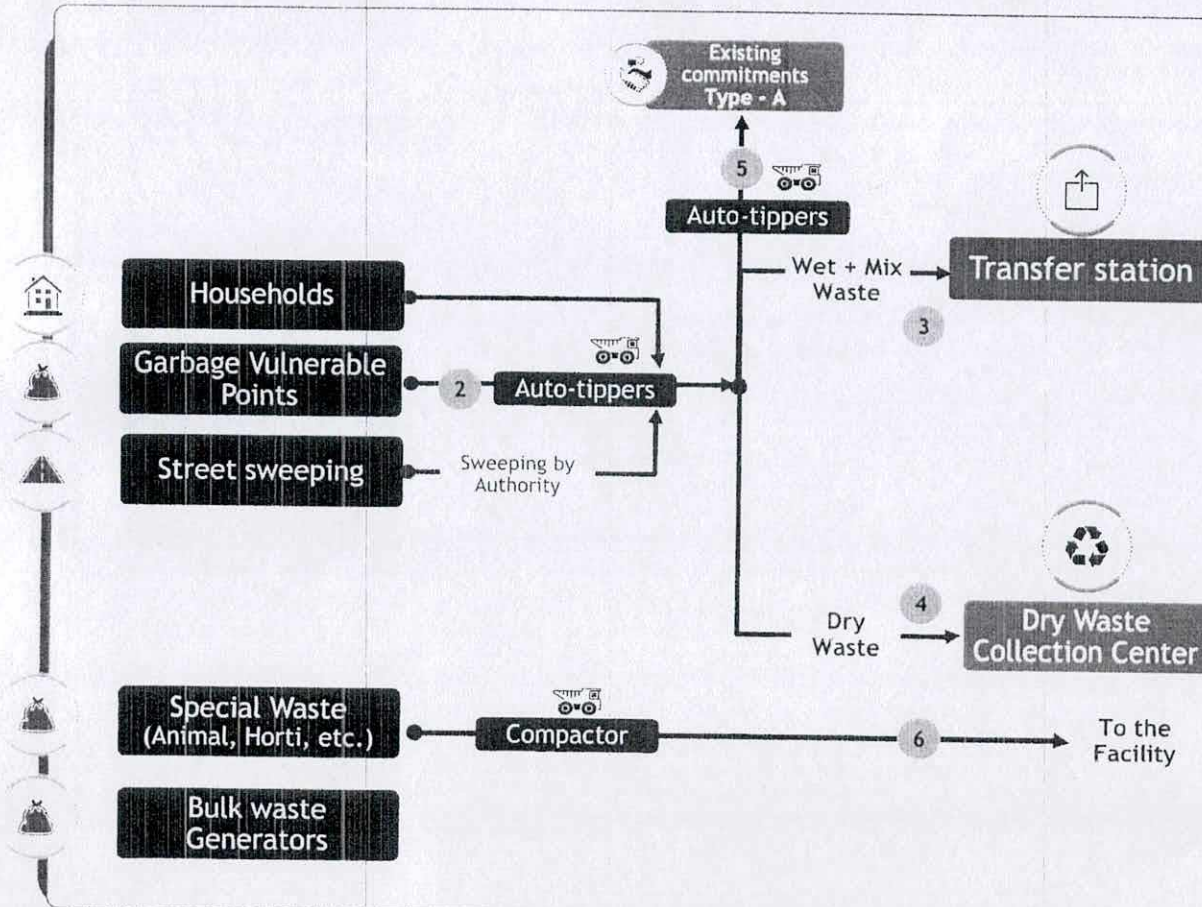


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1. Scope of Work

Updated Scope | Integrated Solid Waste Management (Steady State)

Plan Year: 2030



- 1 Primary Collection & Transport not in the scope of ISWM
- 2 The Primary C&T Agency will collect waste from Households, GVPs and street-swept materials in a source-segregated fashion in segregated Auto-tippers
- 3 The Auto-tipper will deliver the Wet/Mix-Waste to the Transfer Stations
- 4 The Auto-tipper will deliver the Dry-Waste to the DWCC
- 5 The Auto-tipper will deliver some Waste to the Pre-existing commitments
- 6 Special Waste (Animal carcass, etc.) will be delivered by the Primary C&T Agency directly to the Processing Plant

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1. Scope of Work

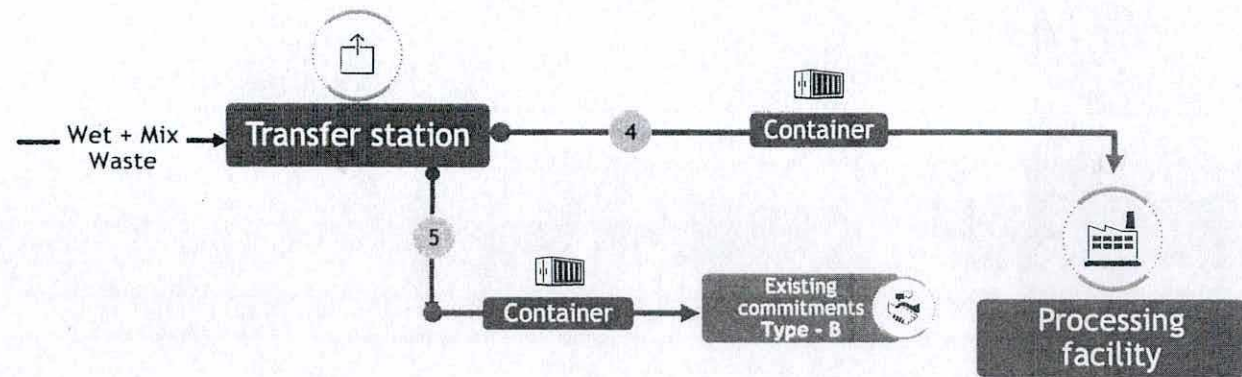
Primary C&T Scope

ISWM Tender Scope

Updated Scope | Integrated Solid Waste Management (Steady State)

Plan Year: 2030

- 1 There will be 30 Transfer Stations across the 4 packages which will be handed over to the Concessionaire in a phased manner.
- 2 Existing: 4 Transfer Stations are currently operational, for a duration of 5-7 years. These will be handed over from the Pvt. Party to the Concessionaire after expiry of the contract, along with hook-loaders and containers.
- 3 Planned: 26 Transfer Stations are to be developed by the Authority, over the next 1-2 years. These will be handed over to the Concessionaire, along with civil structures, static compactors, containers, hook-loaders.



- 4 Concessionaire shall transport Waste to the their own Processing Facility using hook-loaders & containers.
- 5 Some Transfer Stations will be notified as tagged to an Existing Commitment. From these Transfer Stations, the Concessionaire shall transport the notified type and quantity of waste to the Existing Plant for the duration of the Commitment contract.

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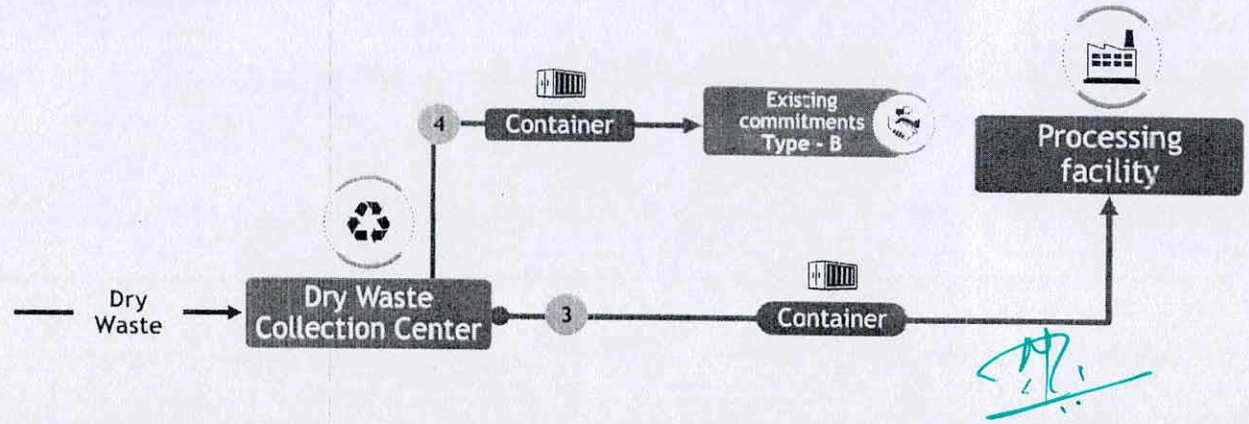
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1. Scope of Work

Updated Scope | Integrated Solid Waste Management (Steady State)

Plan Year: 2030

- 1 There are ~110 DWCCs operational in the 4 packages. The Dry Waste shall be received by the DWCCs in each Package. These DWCCs will be operated by rag-picker associations.
- 2 Rag-picker associations shall benefit from the sale of recyclables and valuables sorted from the Dry Waste. They will also be responsible for the OpEx costs of the DWCC.
- 3 After the Dry Waste has spent one day at the DWCC, the Concessionaire shall transport the remaining Waste to their own Processing Facility using hook-loaders & containers.
- 4 Some DWCCs will be notified as tagged to an Existing Commitment. From these DWCCs, the Concessionaire shall transport the notified type and quantity of waste to the Existing Plant for the duration of the Commitment contract.



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1. Scope of Work

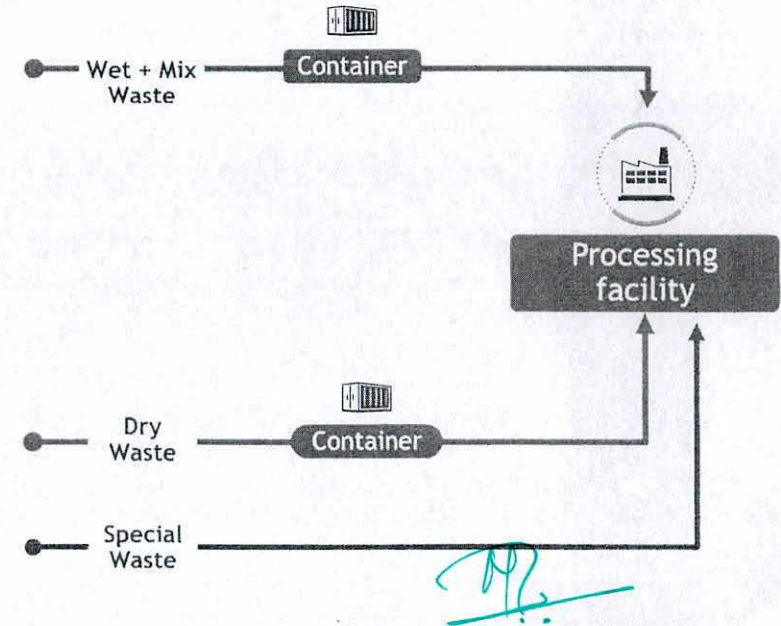
Primary C&T Scope

ISWM Tender Scope

Updated Scope | Integrated Solid Waste Management (Steady State)

Plan Year: 2030

- 1 The Concessionaire shall set up a Processing Facility and Disposal Site for managing the Waste generated in each package.
- 2 The current model assumes the following technologies to process the waste:
 - a. Waste-to-Energy Plant (~1,600 TPD)
 - b. Bio-methanation Plant (~3,000 TPD)
 - c. Animal rendering, carcass & sanitary waste plant (~150 TPD)
 - d. Landfill (~1,200 TPD)
- 3 The above split is not binding. The processing facility should be set up to meet the following KPIs:
 - a. Extent of Recovery: More than 70% of the waste received annually shall be processed or recycled, and shall annually increase
 - b. Quantum of waste landfilled: Should be less than 20% of the waste received
 - c. Compliance with Environment, Health, Safety Monitoring Parameters



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2. Packaging

Packaging (Before) | The four packages in the earlier tender emerged to be distinct w.r.t. 1.5x population difference and 8x difference in existing capacity

		Package 1	Package 2	Package 3	Package 4	Combined
Planned Population (Year 2030)	Million	3.6	5.5	4.5	5.6	19.2
		(North)	(West)	(East)	(South)	
Secondary Planned Waste	TPD	1,500	2,200	1,800	2,300	8,000
(less) Existing Commitments	TPD	850	700	100	400	2,000
Processing & Disposal Requirement	TPD	700	1,600	1,700	2,000	6,000

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2. Packaging

Packaging | Recommendation to consolidate the older 4 packages into 2 packages as per land availability

	Option 1	Option 2
Description	- Convert the 4 packages into 2 packages in the North and South 80-90 acres for 2,500-3,500 TPD including buffer and landfill* (Benchmark: 4,000 TPD Processing facility in Chennai at 78 Acres, excl. landfill)	- Float tenders for all 4 packages <u>now</u> 50-80 Acres for 1,000-2,000 TPD including buffer and landfill
Pros	- Immediate award of tender and swift execution - No additional land required before award of tender	Immediate award of tender
Cons	- Might require additional land for landfill later - Potential increase in cost of transportation due to centralized locations	- Higher probability of complaints raised by developers due to delays in handover of land - Risk of indefinite delay in project execution due to unavailability of land - Increased risk for Developer (can be managed with strong Conditions Precedent clause)
	Recommended	

As per DGM, each package will require at least 80 Acres (30 Acre buffer + 25 Acre Processing Unit + 25 Acres Landfill);
if 4 packages are combined into 2, then 100 Acres is feasible (30 Acres buffer + 30 Acres Processing Unit + 40 acres Landfill)

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2. Packaging

Packaging | ISWM Project to be split into 2 packages with equal population; capacity shall slightly vary due to difference in existing commitments

Package-wise Financial Analysis				
Item	Unit	Package 1: North	Package 2: South	Total
Population (BBMP & BUD)	Mn	68,39,609	69,52,872	1,37,92,481
Waste generated in Project Area	TPD	4,047	4,113	8,160
Existing Commitments	TPD	976	1,113	2,088
Waste for Secondary Transportation	TPD	3,822	3,900	7,722
Average distance from proposed Site	km	75	40	-
Waste for P&D	TPD	3,073	2,999	6,072
Tipping Fee/TPD for 14% Project IRR and 16% Equity IRR	INR	1,400	1,150	1,300

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3. Tipping Fee

Tipping Fee estimate revised based on updated scope & financial model

1	Tender floated	2	Revised Estimate
	Plan Year 2023		Plan Year 2030
	12% Project IRR		14% Project IRR
Tipping Fee			
	C&T INR 2,343 per TPD		Primary C&T INR 1,400-1,500 per TPD
	P&D INR 655 per TPD		Secondary C&T INR 770-940 per TPD
			P&D INR 380-460 per TPD
	Total Tipping Fee INR 2,998 per TPD		Total Tipping Fee INR 2,750-2,998 per TPD

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3. Tipping Fee

Key Updates to the Financial Model

Impact on Tipping Fee

✓ Decrease

⬆ Increase

1

Fundamental Changes

- ⬆ a. Project IRR changed from 12% to 14%
- ✓ b. Waste generated by Floating Population changed from 400g/capita to 100g/capita
- ⬆ c. Model updated to ensure 2 years of construction; costs escalated accordingly
- ✓ d. Capex creation considered to be spread out over 2 years

2

Changes in Scope of Work

- ✓ a. DWCCs, BWG removed from scope
- ✓ b. Smaller, de-centralized existing plants removed from Secondary C&T and P&D scope
- ⬆ c. Cost of operating Transfer Stations added
- ✓ d. Procurement of hook-loaders and containers, vehicle washing system removed from scope, shall be handed over by BSWML as part of Transfer Station

3

Changes in Assumptions

- ✓ a. Opex escalation reduced from 6.5% to 5% per annum
- ⬆ b. Life of all processing plants considered as 30 years, with additional capex required at 10th and 20th years
- ✓ c. Economics of all processing plants updated basis benchmarks from operational plants/standard guideline documents

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3. Tipping Fee

Year-on-year cashflows suggest attractive returns for the Concessionaire

Project and Equity Cashflows (INR Crores) (Combined for the 2 Packages)

Year	2026 Cons Year 1	2027 Cons Year 2	2028 1	2029 2	2030 3	2031 4	2032 5	2033 6	2034 7	2035 8	2036 9	2037 10	2038 11	2039 12	2040 13	2041 14	2042 15
PIRR	-981	-1,001	289	305	323	331	340	349	358	367	369	-5	-197	401	411	422	432
EIRR	-369	-449	56	82	110	129	147	166	185	205	218	-146	-328	280	411	422	432

Year	-	-	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057
	-	-	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
PIRR			444	444	466	477	73	-463	513	526	539	536	565	579	593	607	674
EIRR			444	444	466	477	73	-463	513	526	539	536	565	579	593	607	674

Project IRR: 14.5%

Project NPV: INR 360 Crores

Equity IRR: 16.5%

DSCR: 2.1

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4. Evaluation Criteria

Bidder Selection | Proposed to move from QCBS to L1 Selection Criteria with a 3-step process

The draft bidding documents from the Ministry of Housing and Urban Affairs (MoHUA) for integrated solid waste management projects (via PPPs of a similar nature), as well as tenders from other major cities (such as Chennai and Hyderabad), have largely utilized an L1 (lowest bid) model preceded by a technical evaluation. In addition, given that Primary Collection and Transportation (C&T) has been removed from the scope, the tender now falls under the category of a Works tender rather than a Services tender—tenders of this nature are typically awarded based on L1 criteria. This approach promotes cost competitiveness, ensures technical viability, and upholds an objective selection process.

Before (QCBS Criteria)

1. **Technical Qualification** – Evaluation of financial capacity and technical experience in comparable projects. Technical Bids of only qualified bidders shall be opened.
2. **Technical Score Evaluation** – Scoring of Bidders on the basis of past experience in similar or relevant projects, detailed proposals (including methodology and understanding), and key personnel.
3. **Financial Score Evaluation** – Scoring of Bidders on the basis of the quoted tipping fee.
4. **Combined Bid Evaluation** – Final Scores given with 70% weightage on Technical and 30% weightage on Financial Score. The bidder with the highest score is awarded the tender.

Proposed (L1 Criteria)

1. **Technical Qualification** – Evaluation of financial capacity and technical experience in comparable projects. Technical Bids of only qualified bidders shall be opened.
2. **Technical Bid Evaluation** – Assessment of past experience in similar or relevant projects, detailed proposals (including methodology and understanding), and key personnel. Bidders must achieve a minimum score of 70 out of 100 in the technical bid evaluation to advance further.
3. **Financial Bid Evaluation** – Comparison of the quoted tipping fee shall be done for the qualified bidders, with the lowest responsive bid (L1) ultimately being selected for award of the tender.

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5. Security Requirements

Securities | Proposed to reduce the Security requirements to reduce financial burden on the Concessionaire in the BOT model

Given that this project follows a DBFOT (Design-Build-Finance-Operate-Transfer) model, entailing full private investment (as opposed to the Hybrid Annuity Model followed in the NITI Aayog document), these security obligations impose a considerable financial burden on developers, as highlighted by multiple bidders across the various interactions done so far, including the pre-bid meeting. In order to enhance the project's attractiveness, it is proposed to reduce the security requirements, as below:

Security requirements		
Security Type	Before (as per NITI)	Proposed
Performance Security	9% of Project Cost till COD, 2.25% thereafter	5% of Project Cost till COD, 1.25% thereafter
O&M Security	4% of the O&M Project Cost (tipping fee payable that year) (COD till end)	4% of the Tipping Fee Payable in the previous year (COD till end)
ESHS (Environmental, Social, Health & Safety) Security	1% of the Project Cost (Execution Date till end)	1% of the Project Cost (Execution Date till end)
Technology Performance Security	5% of aggregate capital cost (Execution Date till end)	To be removed, in line with MoHUA's standard document for BOT projects


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6. Payments & KPIs

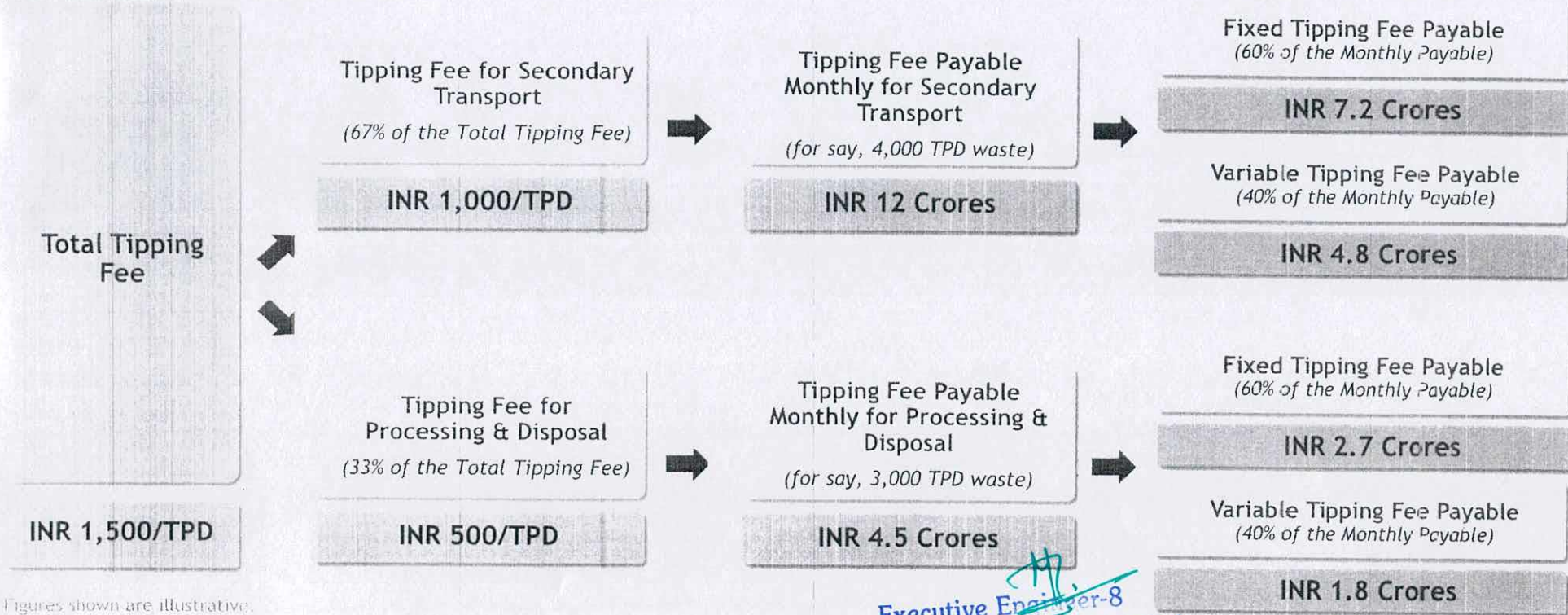
Payment Structure | Proposed to have a 60:40 ratio of Fixed:Variable payments basis KPIs

1. Tipping Fee split into 67:33 ratio for Secondary transportation and Processing & Disposal

2. Tipping Fee x Tons of Waste managed = Monthly amount due

3. 60% of the Amount paid upfront, 40% paid basis adherence to KPIs

Illustrative



Figures shown are illustrative.

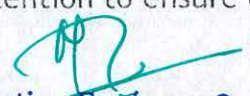
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7. Risk Mitigation

Risk Mitigation | Key clauses introduced to manage risks for Authority & Concessionaire

#	Risk	Description	Mitigation
1	Construction & Delay Risks	Delay in site handover, approvals, or mobilization	• Strict milestone definitions & penalty clauses for delayed handovers. • Clear "Conditions Precedent" & mobilization schedule. • Damages for delays in construction, meeting conditions precedent, etc. enforceable via Performance Security. • Clear government obligations for vacant & encumbrance-free land. • Progressive takeover clause or phasing plan. • Contractual remedies if handover is stalled
2	Financial & Payment Risks	Delayed Tipping Fee payments	• Escrow Account with minimum 3-month Tipping Fee buffer. • Monthly invoice certification process & prompt disbursement timeline. • Minimum Waste Guarantee introduced
3	Operational & KPI Compliance Risks	Non-adherence to KPI targets	• Clear Key Performance Indicators (KPIs) & monthly monitoring by IE/PMU • Tech solutions (GPS, weighbridge data) for real-time operational tracking.
4	Environmental, Health & Safety (EHS) Risks	Reputational/legal damage from environmental lapses or accidents	• ESHS Performance Security to enforce compliance. • Mandatory EHS plan, safety audits, & third-party monitoring. • Strict penalty for EHS non-conformities & immediate rectification protocols.
5	Post-Closure & Hand-Back Risks	Landfill closure, final capping, & long-term monitoring disputes	• Documented "post-closure" obligations (15-year monitoring, etc.). • Detailed hand-back conditions & condition surveys prior to contract expiry. • O&M Security retention to ensure compliance with post-closure standards.


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Bulk Waste Management


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Preliminary view on Bulk Waste Management

Plan Year: 2030

- 1 There are 3000+ Bulk Waste Generators in the Project area. Bulk Waste Generators are defined as:
 - a. Residential waste generators with more than 100 Multi Dwelling Units (MDUs)
 - b. Commercial and Institutional waste generators generating solid waste of more than 100 kgs per day or located on the premises with site area of more than 5,000sqm, or carrying out public events.
- 2 The Concessionaire must ensure that they are empaneled as an **Authorized Waste Processor**. The Concessionaire shall be allowed to collect waste directly from BWGs using it's own vehicles.
- 3 Concessionaire shall collect a Service Charge from the BWGs for provision of this service.
- 4 In exchange for utilizing the Authority's land for this commercial activity, the Concessionaire shall do Revenue Sharing with the Authority for each TPD of Bulk Waste processed.
- 5 Revenue Sharing will be calculated as per the annual declared waste amounts of each BWG and the same shall be deducted by the Authority from the tipping fee to be paid. (based on average quarterly figures and not actual weighments)

Deep-dive ahead


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1. Scope of Work

Potential to recover land cost via 20% royalty on bulk waste user charges



Unit economics for C&T and P&D of Bulk waste



Cost of C&T and P&D

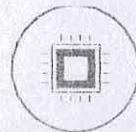
INR/ TPD

2800



User fees charged¹

4000 - 6000



Margin for processor

1200 - 3200



%margin

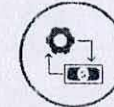
30% - 55%

¹ Estimates based on market benchmarks



Capex and Opex calculations for 1000 TPD Bulk waste

	Value (INR Cr)	Assumptions
Capex exc. Land (C&T + P&D)	303	
Land cost (A)	285	29 acres of 200 acres assumed @ INR 10Cr/ acre
Capex inc. Land cost	446	
Opex for 1 st year	71	
NPV of lifetime capex (inc. land cost) (B)	700	NPV @7% over 30 years
NPV of lifetime Opex (C)	1333	
Land cost as % of Total lifetime cost	15%	Calculated as (A/(B+C))



BBMP's share of user charges can potentially vary from 15% - 30%



ULBs in Indore, Delhi, Gurgaon, and Noida provide free land without charging royalty for similar projects



A 20% royalty on user charges can be charged by BBMP - ~INR 800 - 1200 per TPD

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5.3 Priority project 2: Bengaluru Twin-Tunnel Project (North-South Corridor)


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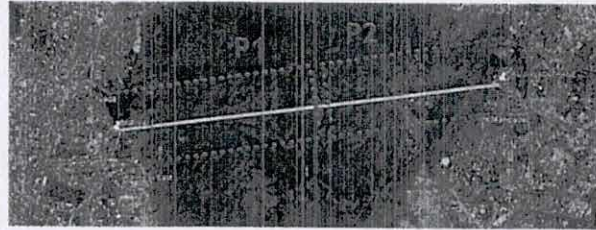
“ಯಾಹಿತಿ ಹಕ್ಕು ಕಾಯ್ದೆ-2005”
ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ

Packaging structure

Packaging structure | Major projects divided into packages for execution

Tenders are typically structured into 4-5 km long tunnel packages (INR 5k - 6k Cr) to mitigate risk

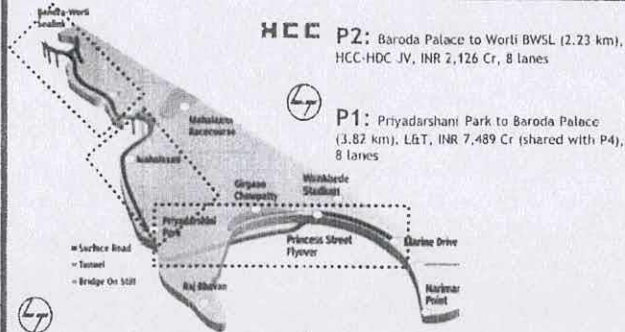
Thane Borivali tunnel (11.8 Km) → 2 Packages



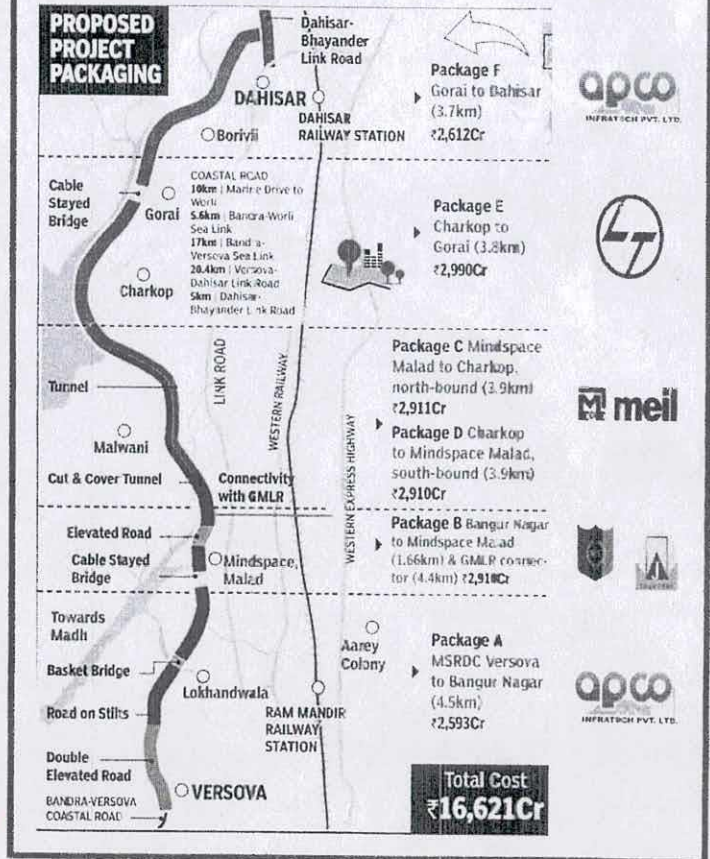
Thane Borivali (10.25 Km main tunnel with 1.55 Km approach roads):

- meil** Package 1 (Borivali side): 5.75 km, awarded to Megha Engineering & Infrastructures Ltd. (MEIL), with a project cost of INR 7,178 Cr
- meil** Package 2 (Thane side): 6.05 km, also undertaken by MEIL, at a cost of INR 5,879 Cr

Mumbai Coastal Road Phase 1 (10.58 km) → 3 packages



Mumbai Coastal Road Phase 2 (20.4 km) → 6 packages



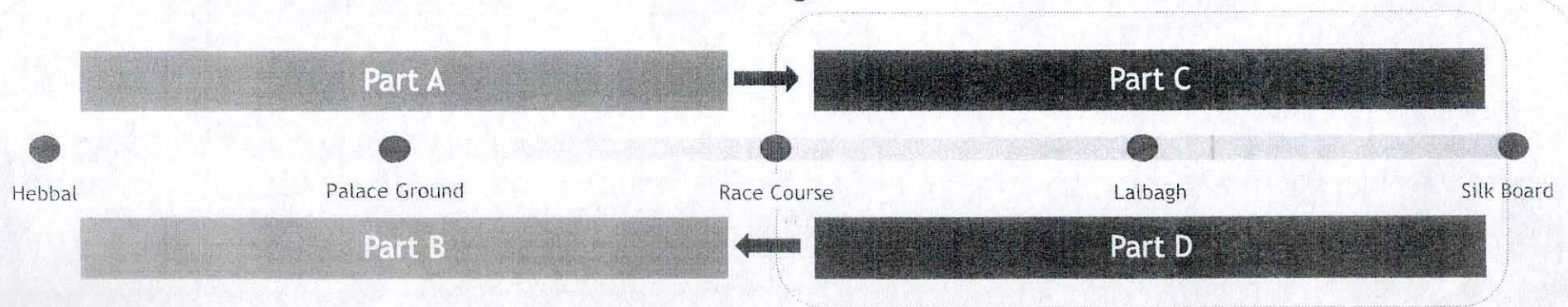
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Project packaging structure | Project will be tendered in 2 Packages

11/11/2019
-8

Tunnel alignment



Package-1

Design and Construction of 3-Lane Underground Twin Tunnel Road from Hebbal Esteem Mall junction (Km. 0+000) and Silk Board KSRP Junction (Km.16+745) along with 3-lane/2-lane entry & exit ramps on Improved BOT (Toll) Mode including operation and maintenance in Bengaluru City (North South Corridor).
Package-1: Hebbal near Esteem mall junction to Seshadri road, Freedom Park (Km 8+748).

Package-2

Design and Construction of 3-Lane Underground Twin Tunnel Road from Hebbal Esteem Mall junction (Km. 0+000) and Silk Board KSRP Junction (Km.16+745) along with 3-lane/2-lane entry & exit ramps on Improved BOT (Toll) Mode including operation and maintenance in Bengaluru City (North South Corridor),
Package-2: Seshadri Road (Km 8.748) to Silk Board (Km 16.745).

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5.2.2 Novel Development Model: Ballooning Hybrid Annuity Model

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Hybrid Annuity Model

The conventional Hybrid Annuity Model may experience negative cash flows during the initial 5-6 years, as tolling revenues may not have fully matured

Years	Authority Cash Inflows	Authority Cash Outflows			Authority Cashflows
	Toll Revenues	O&M Payments	Annuity+ Interest	Grant	
FY26	0	0	0	1416	(1416)
FY27	0	0	0	708	(708)
FY28	0	0	0	2124	(2124)
FY29	0	0	0	2124	(2124)
FY30	306	73	0	708	(474)
FY31	1322	97	1823		(598)
FY32	1421	102	1836		(517)
FY33	1511	107	1843		(439)
FY34	1615	112	1846		(343)
FY35	1725	118	1845		(238)
FY36	1843	124	1838		(119)
FY37	1967	130	1827		9
FY38	2071	136	1812		123
FY39	2173	143	1791		239
FY40	2284	150	1766		368
FY41	2406	158	1736		512
FY42	2535	166	1702		668
FY43	2670	174	1663		833
FY44	2808	183	1619		1007
FY45	2955	192	1570		1193
FY46	3115	202	1517		1396
FY47	3262	212	1459		1591
FY48	3406	222	1397		1787
FY49	3554	233	1329		1991
FY50	3713	245	1257		2211
FY51	3897	257			3639
FY52	4074	270			3804
FY53	4250	284			3966
FY54	4441	298			4143
FY55	4639	313			4326
FY56	4838	328			4509
FY57	5053	345			4708
FY58	5278	362			4916
FY59	5505	380			5125
FY60	4342	301			4041

For instance, during FY 2030-2036,

The projected toll revenue is insufficient to cover the annuity outflows, resulting in negative cash flows for the firm.

Ballooning Hybrid Annuity Model

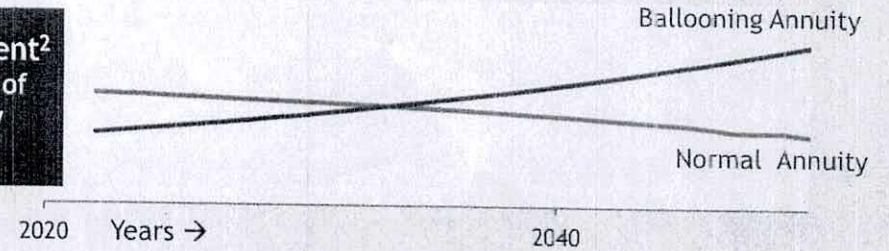
Ballooning HAM¹ | Annuity payments to increase at 5.5% YoY in line with toll revenue projections, to ease upfront payment burden on Authority

Annuity required

Total annuity amount = Bid Project Cost minus VGF

Scope to change the annuity payment schedule for the Authority, ensuring the NPV of annuity payments remains consistent for the developer's cost recovery

Annuity Payment²
(as a % of NPV of
total annuity
amount)



Scenario 1		Usual Annuity payments schedule (Annuity + interest payments)																			
Payments	1	2	3	4	5	6	7	8	9	10	...	11	12	13	14	15	16	17	18	19	20
% Annuity	13.4%	13.5%	13.5%	13.6%	13.5%	13.5%	13.4%	13.3%	13.2%	13.0%		12.7%	12.5%	12.2%	11.9%	11.5%	11.1%	10.7%	10.3%	9.8%	9.2%
Payment	1823	1836	1843	1846	1845	1838	1827	1812	1791	1766		1736	1702	1663	1619	1570	1517	1459	1397	1329	1257

Scenario 2		Ballooning annuity schedule escalating at 5.5% in line with the traffic projections to make net cash flows positive																			
Payments	1	2	3	4	5	6	7	8	9	10	...	11	12	13	14	15	16	17	18	19	20
% Annuity	8.1%	8.6%	9.1%	9.6%	10.1%	10.6%	11.2%	11.8%	12.5%	13.2%		13.9%	14.7%	15.5%	16.3%	17.2%	18.2%	19.2%	20.2%	21.3%	22.5%
Payment	1199	1265	1334	1408	1485	1567	1653	1744	1840	1941		2048	2160	2279	2404	2537	2676	2823	2979	3143	3315

Reduced upfront financial burden of Govt. due to ballooning annuities

For both Package I and Package II combined

The annuity percentage is determined based on the Residual Bid Project Cost (post-VGF deduction) which is disbursed as annuity payments

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Scope to explore HAM...

INR 17,700 Crores
Total Project Cost for both the packages

40% for TPC to be given as VGF for both the packages (INR 7,080 Crores)

4 + 20 years
Construction + Annuity repayment period

Ballooning annuity payment
starting at INR 1,199 Cr in 1st year, increasing by 5.5% YoY

Equity IRR of 12%
Assuming bid project cost around INR 21.8k Crores for both packages

Bid Parameter: Project Cost

...with ballooning annuity payments which helps manage the cash outflows for both govt. & developer

Years	Toll Revenues	O&M Payments	Annuity+ Interest	Grant	Authority Cashflows
FY26	0	0	0	1416	-1416
FY27	0	0	0	708	-708
FY28	0	0	0	2124	-2124
FY29	0	0	0	2124	-2124
FY30	306	23	0	708	-424
FY31	1322	97	1199		26
FY32	1421	102	1265		54
FY33	1511	107	1334		70
FY34	1615	112	1408		95
FY35	1725	118	1485		122
FY36	1843	124	1567		153
FY37	1967	130	1653		184
FY38	2071	136	1744		191
FY39	2173	143	1840		190
FY40	2284	150	1941		193
FY41	2406	158	2048		200
FY42	2535	166	2160		209
FY43	2670	174	2279		216
FY44	2808	183	2404		221
FY45	2955	192	2537		227
FY46	3115	202	2676		237
FY47	3262	212	2823		227
FY48	3406	222	2979		205
FY49	3554	233	3143		178
FY50	3713	245	3315		153
FY51	3897	257			3639
FY52	4074	270			3804
FY53	4250	284			3966
FY54	4441	298			4143
FY55	4639	313			4326
FY56	4838	328			4509
FY57	5053	345			4708
FY58	5278	362			4916
FY59	5505	380			5125
FY60	4342	301			4041

For Example:

In FY 2036:

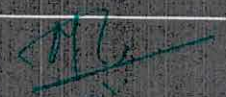
The projected toll revenue of INR 1,843 Crores is expected to cover the annuity outflow of INR 1,567 Crores, while also ensuring the developer can service their O&M obligation of INR 124 Crores

1. Cashflows table for 4+20 years, 40% VGF at totproject cost of INR 21,800 Cr to ensure equity IRR of 12% for both the packages
2. Annuity payments made as per ballooning HAM model of repayment

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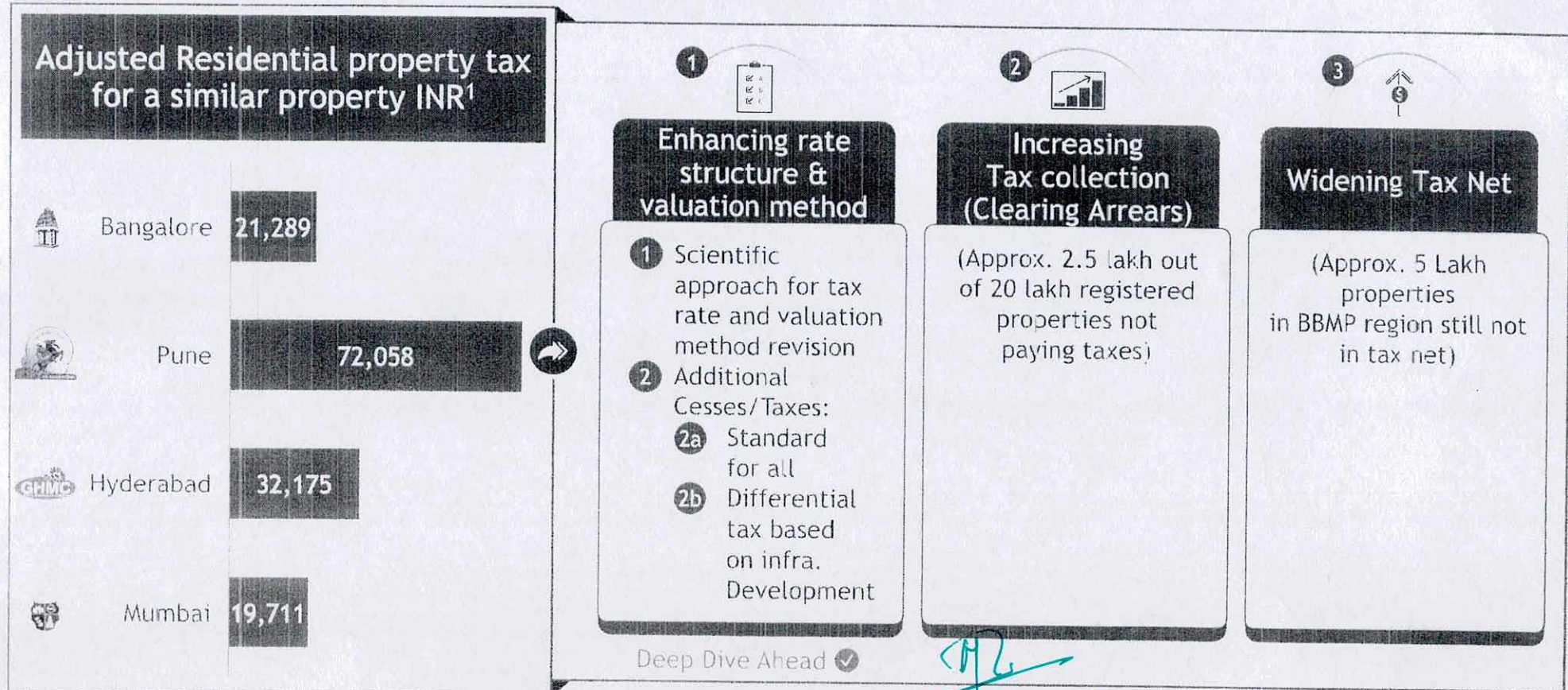
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6. Revenue Augmentation


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6.1 Property Tax

Property tax per property lower in Bengaluru compared to peer cities | Three strategic pillars explored for revenue enhancement



1. Similar like Property Details assumed for comparative analysis: Area - 1,200 sqft, RCC structure, in Zone B (2nd most premium), FSI - 2, tenanted, 10 years old, monthly rental value is INR 1.5 Lakh (monthly for commercial), and Guideline value INR 7,000/sqft. Adjusted for water tax, sewerage, professional tax, tree cess, professional tax and vehicle tax.

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Mum, Pune, Hyd. and Ahmd. generating 40%+ of property tax revenues via additional cess/taxes

Like-to-like Property Details assumed for comparative analysis: Area = 1,200 sqft, RCC¹ structure, in Zone B (2nd most premium), FSI = 2, tenanted, 10 years old, monthly rental value is INR 4/sqft/month (14 for commercial), and Guidance value INR 7,000/sqft

Residential					
INR	Blr.	Mumbai	Pune	Hyd.	Ahmd.
Core Property Tax	16,896	8,778	40,176	16,416	3,924
Other taxes/cess	4,393	53,067	43,546	19,043	2,747
Total Tax liability ²	21,289	61,845	83,722	35,459	6,671
Total (Excl. water, sewerage)	21,289	19,711	72,058	32,175	5,494
Tax / square feet	8.9	8.2	30.0	13.4	2.3

% of other taxes

21%

55%

44%

49%

29%

Commercial					
INR	Blr.	Mumbai	Pune	Hyd.	Ahmd.
Core Property Tax	73,920	34,474	1,40,616	57,456	82,406
Other taxes/cess	19,219	2,08,118	1,52,410	66,649	74,165
Total Tax liability ²	93,139	2,42,592	2,93,026	1,24,105	1,56,571
Total (Excl. water, sewerage)	93,139	77,246	2,52,202	1,12,614	1,23,609
Tax / square feet	38.01	32.2	105.1	46.9	51.5

% of other taxes

21%

55%

44%

49%

33%



- Bangalore generates only 20% of its revenue from additional cesses/taxes, vs 40%+ for other Municipal Corp.²
- Bangalore tax liability is slightly lesser as compared to residential and commercial properties in Hyderabad, Pune, Ahmedabad
- Pune imposes a higher General Tax of up to 39% vs BBMP's rate is capped at 25%, both following a similar methodology

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Residential Property Tax | Mum, Pune & Hyd. outperform Blr. in property tax collection from similar properties owing to additional taxes & higher rates

Valuation (INR) ²		84,480 (ARV)		79,80,000 (CVS)		1,03,680 (ARV)		1,09,440 (ARV)		-	
		%	INR	%	INR	%	INR	%	INR	%	INR
		Bangalore		Mumbai		Pune		Hyderabad		Ahmedabad	
1	General Tax %	20%	16,896	0.11%	8,778	38.75%	40,176	15%	16,416		3,924
2	Water Tax %	-	-	0.253%	20,189	7.5%	7,776	-	-	30%	1,177 ³
3	Water Benefit Tax %	-	-	0.069%	5,506	3.75%	3,888	-	-	-	-
4	Sewerage Tax %	-	-	0.163%	13,007	-	-	-	-	-	-
5	Sewerage Benefit Tax %	-	-	0.043%	3,431	-	-	-	-	-	-
6	Drainage Tax %	-	-	-	-	-	-	3%	3,283	-	-
7	Conservancy Tax %	-	-	-	-	-	-	9%	9,850	30%	1,177 ³
8	Municipal Education Cess %	-	-	0.04%	3,192	1.75%	1,814	-	-	10%	392 ³
9	State Education Cess %	-	-	0.035%	2,793	-	-	-	-	-	-
10	Employment Guarantee Cess %	-	-	0.01%	798	-	-	-	-	-	-
11	Tree Cess %	-	-	0.002%	160	1%	1,037	-	-	-	-
12	Street Tax %	-	-	0.05%	3,990	-	-	-	-	-	-
13	Fire Cess %	-	-	-	-	1.5%	1,555	-	-	-	-
14	Lighting Tax %	-	-	-	-	-	-	3%	3,283	-	-
15	Cleaning Tax %	-	-	-	-	17.5%	18,144	-	-	-	-
16	Path Tax %	-	-	-	-	9%	9,331	-	-	-	-
17	Health Cess (% of General Tax)	15%	2,534	-	-	-	-	-	-	-	-
18	Beggary Cess (% of General Tax)	3%	507	-	-	-	-	-	-	-	-
19	Urban Infra. Cess (% General Tax)	2%	338	-	-	-	-	-	-	-	-
20	Library Cess (% of General Tax)	6%	1,014	-	-	-	-	8%	2,627	-	-
Total Tax Liability (INR)		21,289		61,845		83,722		35,459		6,671	
General Tax : Other taxes		79:21		14:86		48:52		46:54		59:41	
General Tax : Other tax (excl. 2-6)		79:21		45:55		56:44		51:49		71:29	

- Other municipal corporations levy 20 additional kind of cesses and taxes, including Education Cess, Tree Cess, Lighting & Conservancy Tax
- Bangalore generates only 20% of its revenue from additional cesses/taxes, whereas other municipal corporations earn 40%+ (excluding sewerage, water, and drainage taxes)
- Pune utilizes a General Tax upto 39% and 12 months (vs upto 25% and 10 months in BBMP), following a similar method to Bangalore

1. Property in table is 1.200 sqft in Zone B (mid most premium), FSI 2, tenanted, 10 year old, and guidance value (INR 7,000/sqft)
2. Assessed Value: Capital Value System is As a % of general tax

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Commercial Property Tax | Mumbai utilizing different rates different categories of commercial properties; Ahmed. cross - subsidizing residential property tax

Valuation (INR) ²		2,95,680 (ARV)		1,27,68,000 (CVS)		3,62,880 (ARV)		3,83,040 (ARV)		-	
		%	INR	%	INR	%	INR	%	INR	%	INR
		Bangalore		Mumbai		Pune		Hyderabad		Ahmedabad	
1	General Tax %	25%	73,920	0.27%	34,474	38.75%	1,40,616	15%	57,456		82,406
2	Water Tax %	-	-	0.62%	79,162	7.50%	27,216	-	-	40%	32,962 ³
3	Water Benefit Tax %	-	-	0.17%	21,706	3.75%	13,608	-	-	-	-
4	Sewerage Tax %	-	-	0.40%	51,072	-	-	-	-	-	-
5	Sewerage Benefit Tax %	-	-	0.105%	13,406	-	-	-	-	-	-
6	Drainage Tax %	-	-	-	-	-	-	3%	11,491	-	-
7	Conservancy Tax %	-	-	-	-	-	-	9%	34,474	40%	32,962 ³
8	Municipal Education Cess %	-	-	0.10%	12,768	1.75%	6,350	-	-	10%	8,241 ³
9	State Education Cess %	-	-	0.08%	10,214	-	-	-	-	-	-
10	Employment Guarantee Cess %	-	-	0.02%	2,554	-	-	-	-	-	-
11	Tree Cess %	-	-	0.005%	638	1%	3,629	-	-	-	-
12	Street Tax %	-	-	0.13%	16,598	-	0	-	-	-	-
13	Fire Cess %	-	-	-	-	1.50%	5,443	-	-	-	-
14	Lighting Tax %	-	-	-	-	-	-	3%	11,491	-	-
15	Cleaning Tax %	-	-	-	-	17.50%	63,504	-	-	-	-
16	Path Tax %	-	-	-	-	9%	32,659	-	-	-	-
17	Health Cess (% of General Tax)	15%	11,088	-	-	-	-	-	-	-	-
18	Beggary Cess (% of General Tax)	3%	2,218	-	-	-	-	-	-	-	-
19	Urban Infra. Cess (% General Tax)	2%	1,478	-	-	-	-	-	-	-	-
20	Library Cess (% of General Tax)	6%	4,435	-	-	-	-	8%	9,193	-	-
Total Tax Liability		93,139		2,42,592		2,93,026		1,24,105		1,56,571	
General Tax : Other tax		79:21		14:86		48:52		46:54		53:47	
General Tax : Other tax (excl. 2-6)		79:21		45:55		56:44		51:49		67:33	

- Ahmedabad cross subsidizing property tax by charging very less in residential property tax but increased commercial property tax multipliers
- Pune charging differential tax like Special Cleaning Tax for commercial establishments like hotels, restaurants, wedding halls, hospitals

Property Details: RCC structure of 200 sqft in Zone B (2nd most premium) Plt 2, tenanted, 10 years old, monthly rental value INR 14/sqft, and guidance value INR 7,000/sqft.
¹ Annual Rental Value, Capital Value system 3, Average of general tax.

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Proposed Property Tax Structure | 6 Key levers identified across residential and commercial property tax structures to make it progressive & boost revenue

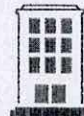


1. Residential Property Tax

4 Key Levers:

- 1A Slab-based taxation system linked to property valuation (*higher %age tax for higher valued properties*)
- 1B Additional property tax for higher floors
- 1C Uniform tax rate for both tenanted & self-occupied properties
- 1D Rebate for senior citizens

Deep Dive Ahead

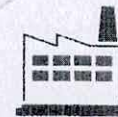


2. Commercial Property Tax

2 Key Levers:

- 2A High-income-generating commercial properties like 4-star and 5-star hotels and commercial properties (>1 lakh sqft.) to be taxed at higher rate
- 2B Increase in ceiling from 20% to 30% per annum for high-income generating properties

Deep Dive Ahead



3. Industrial Property Tax

- No change - The Industrial property tax is effective and generally is a 10-15% property tax revenue contributor

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Residential Property Tax | Updated Based on inputs from the last meeting

Proposed CVS Policy - Feb 2024

Property Tax=	Rate * (Guidance value of land/flat/apartment x total plot/flat area] + Rate * (INR 1500 Construction cost * x total building area (apart from flat apartments)	
Rates	Property Type	Rates
	Self Occupied	0.10%
	Tenanted	0.20%
Capping on Property Tax	Ceiling = 120% of property tax paid last year Floor = 100% of Property tax paid last year	

Recommended changes in CVS

1 Slab Based System ²		3 Floor Factor	
Property Valuation		Floors	Multiplier
Slab 1	Up to 50 Lakhs	0-5	1x
Slab 2	50 Lakhs – 1 Crore	6-10	1.05x
Slab 3	1 – 2 Crores	11-20	1.1x
Slab 4	2 – 5 Crores	20+	1.15x
Slab 5	Above 5 Crores		

2 Slabs		4 Senior Citizen Rebate
Capping on Increase/decrease in property tax		
Slab 1, 2	Property tax capped at 110% and floored at 90% of last year's tax (For 1 st year) ³	5 - 10% Rebate for Senior citizens above 60 years
Slab 3,4,5	Property tax capped at 110% & floored at 90% of last year's tax (For 1 st year) ³	No rebate

¹ Uniform tax rate for both tenanted and self-occupied properties as recommended slab, Knight Frank, Anarock, 99 Acres, Magic bricks.
² But tax between 10% - 15% from 2nd year onwards.
³ Pune, Mumbai, & Hyderabad apply a uniform tax rate for both tenanted & self-occupied prop. Pune & Hyderabad: slab-based property tax system linked to valuation

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Residential Property Tax

Progressive Property Taxation | Reduced burden for low value properties yet increased potential of BBMP's property tax revenue

Slab	Description	Current	Proposed		Recommended	
		UAV	CVS		CVS	
			Uncapped	Capped	Uncapped	Capped
Slab 1	Small Dilapidated Residential House in Surabhi layout, Yelahanka (Zone D) - 20 years old, 500 sq. ft (Tenanted)	3,830	3,982	3,982	1,991	3,447
	Small Apartment on Sarjapur Road, Metropolis Oak Town Block (Zone C) - 10 years old, 600 sq. ft (Self occupied)	5,851	3,902	5,851	3,902	5,266
Slab 2	New Gated Community Apartment in hivalaya Apartment, Hebbal (Zone B) - 3 years old, 1100 sq. ft (Tenanted)	12,906	13,136	13,136	9,852	11,616
Slab 3	Luxurious apartment on Coconut Avenue road, Malleshwaram (Zone A), 5 years old - 1,000 square feet (Tenanted)	14,364	39,710	17,237	39,710	18,673
Slab 4	Ultra-Luxury 4BHK Apartment in Wilson Garden Co. op (Zone A) - 10 years old, 4500 sq. ft (Tenanted)	61,236	75,960	73,483	94,950	79,607
Slab 5	Ultra-Luxury Penthouse in UB City (Zone A) - 5 years old, 5000 sq. ft (Self-occupied)	71,820	200,000	86,184	600,000	93,366

1
Reduction/minimal increase in Property Tax for citizens in lower-middle class segment → potential reduction of 10%

2
Increase in property tax revenue from higher valuation properties to cross-subsidize revenues from lower valuation properties

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Pune and Hyderabad using a slab-based taxation which can be explored by BBMP to enhance property tax revenue in a progressive manner

Pune

Pune implements a slab-based general property tax system, where the tax amount is directly proportional to the estimated income generated from the property

Annual taxable amount
of INR

Urban / Rural Department
Proposed Rate

1-2,000

14.75%

2001-5,000

21.75%

5,001 - 20,000

30.75%

20,000 & above

38.75%

Hyderabad

Hyderabad also implements a slab-based general property tax system, similar to Pune

Monthly rental

0 - 50/-

51-100/-

101-200/-

201-300/-

Above
300/-

General Tax

Exempt

2%

4%

7%

15%

Conservancy Tax

Exempt

9%

9%

9%

9%

Lighting Tax

Exempt

3%

3%

3%

3%

Drainage Tax

Exempt

3%

3%

3%

3%

TOTAL

0%

17%

19%

22%

30%

Residential Property Tax

Mumbai implements higher property tax for upper floors & varying rates for commercial properties

Higher Floor level factor

SCHEDULE - D

(See rule 8)

Weightages by multiplication to be assigned to a building on account of floor factor for a RCC building with lift

Sr. No	Floor	Weightage by multiplication
1	Basement	0.70
2	Lower ground floor	1.00
3	Upper ground floor	1.00
4	Ground floor	1.00
5	From 1 st to 4 th floor	1.00
6	From 5 th to 10 th floor	1.05
7	From 11 th to 20 th floor	1.10
8	From 21 st to 30 th floor	1.15
9	From 31 st to 50 th floor	1.20
10	From 51 st to 75 th floor	1.25
11	From 76 th to 100 th floor	1.30
12	Above 100 th floor	1.35

Differential commercial user factors

Shops/Commercial Buildings

User categories of Shops / Commercial Buildings and corresponding weightages by multiplication

Sr. No	User category of Shop/Commercial Building or part thereof	Weightage by multiplication to the base value
1	Multiplex	1.00
2	Hotel - five star and above	1.00
3	Four star hotel	0.96
4	Three start hotel	0.92
5	Two star hotel	0.88
6	One star hotel	0.84
7	Commercial user	0.80
8	Entrance lobby	0.80
9	Lounge / Visitors waiting room	0.80
10	Service floor	0.20
11	Storage Tank	0.64
12	Tiers of seats for spectators in a stadium where tickets are sold	0.48
13	Electric sub-station of a commercial building	0.64
14	Open Terrace in exclusive possession attached to flat	0.40
15	Open air theater - stage and other structures	0.24

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Differential Taxes | Impact fee and Value capture finance instruments being leveraged by Hyderabad and Haryana for transit-oriented development



Hyd. Charging impact fee along ~160 km Outer ring road



Impact fee (one time fee on building plan approval) on buildings within 500-1000 m width on either sides (Growth Corridor). Fees can vary by usage type, building height and zone

Illustration - Hyderabad Outer Ring Road
(INR per sq m)

Use	Height (m)	Zone A		Zone B		Zone C	
		Inner	Outer	Inner	Outer	Inner	Outer
Residential	<=10	150	100	100	80	80	60
	>10	200	150	150	100	100	80
Commercial	<10	300	200	200	150	150	100



Haryana - Existing Value Capture finance (VCF) instruments

For growth corridors identified under Transit oriented Development (TOD) - 500 to 800 meters from metro

Value Capture Instruments	Institution collecting the revenue ¹
Premium on relaxation of rules or additional FSI/FAR	HSVP
Betterment Levy	HSVP/GMDA/HSIIDC
Infrastructure Development Charge (IDC)	HSVP/GMDA/HSIIDC
Infrastructure Augmentation Charges (IAC)	GMDA

'Infrastructure Augmentation Charges' payable under Section-3A of the Act, 1975, which are as under:

Land use	INR/Sqm
Residential	2,000
Commercial	3,000
Institutional/IT/ITeS	500

1. HSVP - Haryana Shahari Vikas Pradhikaran (formerly HUDA), GMDA - Gurugram Metropolitan Development Authority, HSIIDC - Haryana State Industrial & Infrastructure Development Corporation, TCPO - Town and Country Planning Organization


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Commercial Property Tax

Commercial Property Tax | 2 Key changes proposed of higher tax rate of 0.75% for high earning capability commercial categories and higher ceiling of 30%

Proposed CVS Policy - Feb 2024

Property Tax = $\text{Rate} * (\text{Guidance value of land/flat/apartment} \times \text{total plot/flat area}) + \text{Rate} * (\text{INR 2k/4k Construction cost} \times \text{total building area (apart from flats)})$

Rates	Property Type	Rates
	Commercial	0.50%
	Star Hotels	0.75%

Capping on Property Tax
Ceiling = 120% of property tax paid last year (+20%)
Floor = 100% of Property tax paid last year (0%)



New Categories, Tax Rates and Ceiling on property tax increase per annum

Recommended changes in CVS

New Categories	Tax Rates	Ceiling of Property tax
1 Commercial Properties (Less than 1 Lakh Sqft.)	0.50%	+20%
2 3 Star and lower Hotels	0.50%	+20%
3 Commercial Properties (More than 1 Lakh Sqft.)	0.75%	-30%
4 4 and 5-star hotels	0.75%	+30%

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Commercial Property Tax | Illustrations of increased commercial property tax liability under the proposed structure

Description	Property Tax Liability INR Lakh					% Increase from Proposed to Recommended	
	Current UAV	Proposed CVS		Recommended CVS		% increase in Uncapped Ppty. tax	% increase post Cap
		Uncapped	Capped	Uncapped	Capped		
1 Large Commercial 5-star Hotel in UB City Road (Zone A), 10 floors - 10 years old 10,000 square feet	70.9	150.0	85.1	150.0	92.1	0%	+8%
2 Large Commercial 3-star Hotel in UB City Road (Zone A), 10 floors - 10 years old 10,000 square feet	70.9	150.0	85.1	100.0	85.1	-30%	+0%
3 Multiplex in Hebbala main road (Zone B), 5 years old - 5000 square feet	2.6	3.8	3.1	3.8	3.1	+0%	+0%
4 Tech park, Sarajapur main road (Zone C) - 2 years old, 2,50,000 sq. ft	96.5	117.6	115.8	176.4	125.4	+50%	+8%
5 Large shopping mall in with 10 floors in Obaiah lane, Gandhinagar (Zone B) - 10 years old, 10,000 sq. ft	24.8	37.5	29.8	37.5	29.8	+0%	+0%



- 0.5% Tax (20% Ceiling): Commercial properties <2L sqft & 3-star/lower hotels
- 0.75% Tax (30% Ceiling): Commercial properties >2L sqft & 4 & 5-star hotels

Sources: Mumbai has a user category segregation with higher property tax factor for higher earning capability commercial assets

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Summary of 6 proposed changes in Property tax structure

ಬೆಂಗಳೂರು ಸ್ಮಾರ್ಟ್ ಇನ್‌ಫ್ರಾಸ್ಟ್ರಕ್ಚರ್ ಲಿಮಿಟೆಡ್
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Residential Property Tax

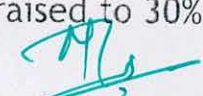


- 1 Revised Property Tax Slabs: INR 50L (0.10%), INR 50L-1Cr (0.15%), INR 1Cr-2Cr (0.20%), INR 2Cr-5Cr (0.25%), INR 5Cr+ (0.30%)
- 2 Floor-Based Multiplier for High-Rises: 0-5 floors (1.0x), 6-10 (1.1x), 11-20 (1.2x), 20+ (1.25x)
- 3 Capping on Increase/decrease in property tax
 - 3a Slabs 1 & 2: Tax floor at 90%, capped at 120% of last year's tax (lower tax liability)
 - 3b Slabs 3, 4 & 5: Tax floor at 100%, ceiling raised to 130% (higher revenue from high-value properties)
- 4 Senior Citizen Tax Rebate (for Slab 1 and 2): 5%-10% tax rebate for senior citizens above age of 60

Commercial Property Tax



- 5 Commercial Properties <INR 1L sqft & 3-star and lower hotels: Taxed at 0.5%, annual increase ceiling at 20%
- 6 Commercial Properties >INR 1L sqft & 4/5-star hotels: Taxed at 0.75%, annual increase ceiling raised to 30%


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ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ”

Collection Efficiency | Preliminary list of ideas to be explored to enhance collection from 2.5 lakh registered properties that are not paying taxes

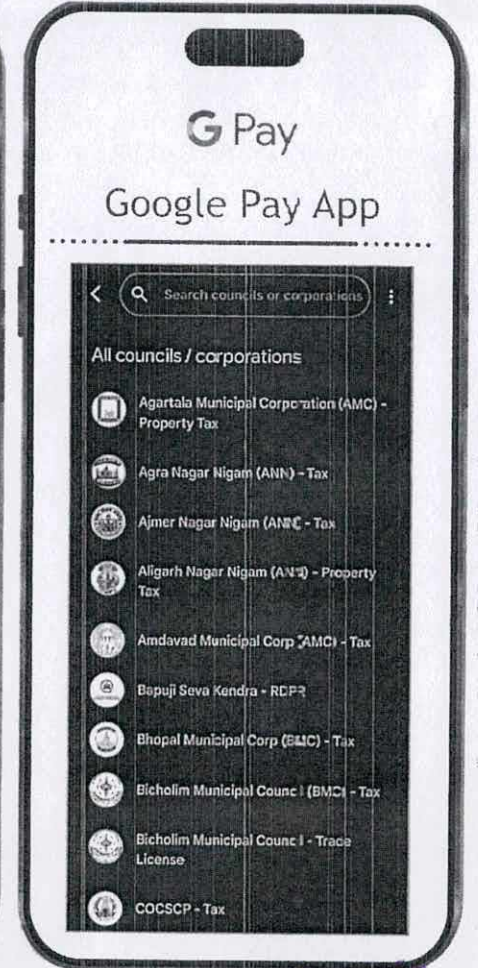
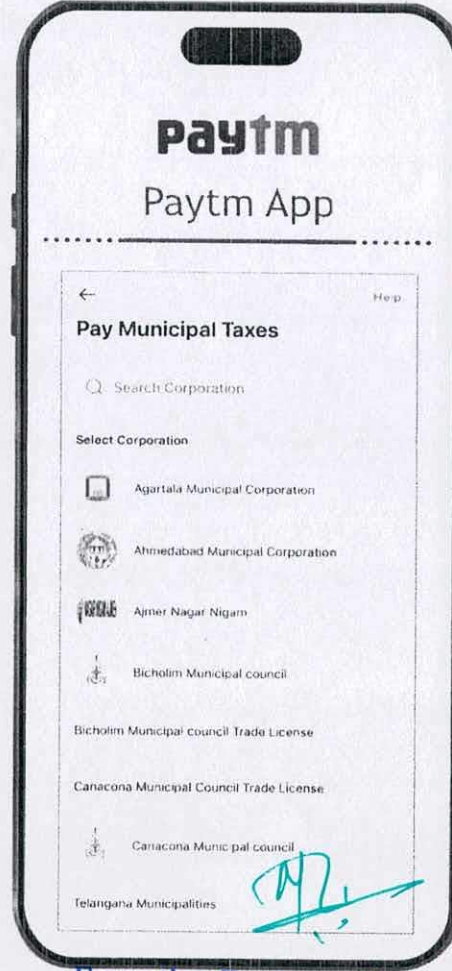
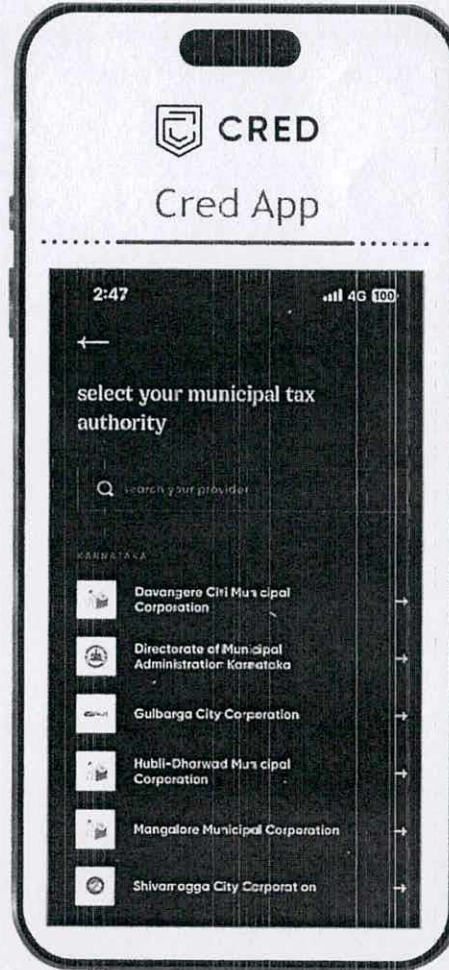
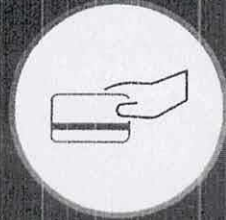
1 Ease of Payment online with lesser number of clicks	Major municipal corporations in India like Pune MC, Brihan Mumbai MC, Ahmedabad MC have integrated property tax bills with wallets/platforms like Cred, Google Pay and Paytm	  Google Pay 
2 Monthly EMI installment option	Singapore's myTax Portal for online filings/payments and GIRO (General Interbank Recurring Order), which allows taxpayers to spread property tax payments across monthly installments	 INLAND REVENUE AUTHORITY OF SINGAPORE
3 Public Awareness & Transparency Campaigns	Beijing Municipal Tax Bureau ran citywide publicity programs—TV ads, social media outreach, neighborhood-level workshops; 10% rise in timely property tax payments¹	 Information Office of Beijing Municipal Government
4 Amnesty & Incentive Schemes	Indonesia's FY17 , Delhi (FY23) & Pune (FY21) utilized tax amnesty allowed voluntary disclosure of undeclared assets, Quezon city gives rebate of 10% for payments made in time	 

1. Beijing finance bureau survey 2018

(Signature)
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Municipal corporations of Pune, Mumbai & Ahmedabad have enabled property tax payments through digital wallets & platforms like Cred, Google Pay, Paytm



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ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ”

Increasing property tax net | Leveraging data and technology to bring 5 lakh unassessed properties in tax net

1 Cross-Referencing Utility Consumption (e.g. BESCOM)

Shanghai Municipal Tax service with State Grid Power Company linked electricity data with tax records to detect unregistered properties; increased tax coverage by 12%



2 GIS-Based Property Mapping & Detection

Yogyakarta, Indonesia - Directorate General of Taxes - used satellite imagery and GIS to detect unregistered properties; increased tax revenue by 8%.



3 Integrated Data-Sharing from Land Department

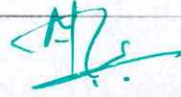
Real-time data exchange system among Dubai Land Department (DLD): all tenant-landlord agreements registered online, with mismatch triggers to identify unregistered properties



4 Reclassification of Properties based on actual usage

Selangor, Malaysia - reclassified properties based on actual usage; BMC and Chennai Trade license issuance requires Property tax ID, forming a basis to check property classification




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Next Steps

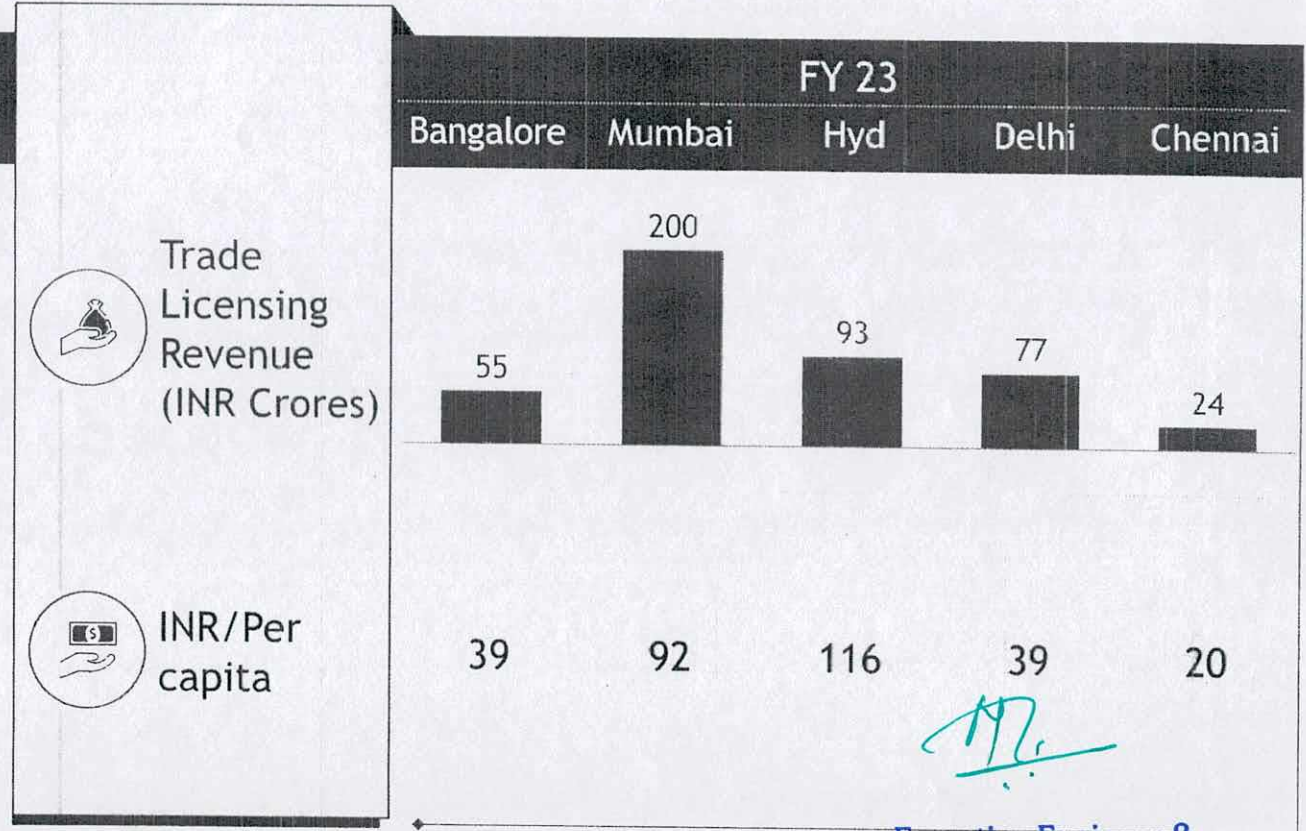
- 1 Property tax data for 1 selected layout/ward to be needed for last year:
 - Details of properties (Residential/commercial/industrial), type, age, GV, tax collected, outstanding dues
- 2 Simulation to be conducted to evaluate the financial impact of proposed property tax changes on government revenues
- 3 Revised guidelines to be drafted for the new Capital Value System (CVS) policy
- 4 Initiate conversations with digital platforms and wallets like Google Pay, Cred and Paytm to enable property tax payments

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6.2 Trade Licensing

Mumbai collects INR 200 Cr, while Hyderabad leads in per capita collection; Scope to increase the Trade licensing revenue for BBMP to INR 250¹ Crore+



[Handwritten Signature]

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1. Includes only food and hospitality-related categories (restaurants, eateries, hotels, commercial accommodations, and alcohol shops), which account for approximately 30% of total trades and contributed INR 80 crore in revenue in FY24

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 ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ”

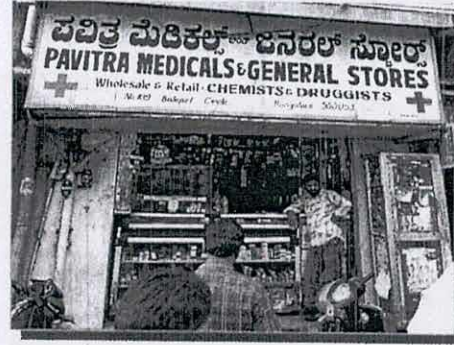
Field visits and Compliance Challenges

86


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Study conducted in two commercial clusters of BBMP: Gandhinagar and Chickpet



About 7,000+ shops operate in Chickpet and Gandhinagar wards, but only 1,000 trade licenses were issued last year

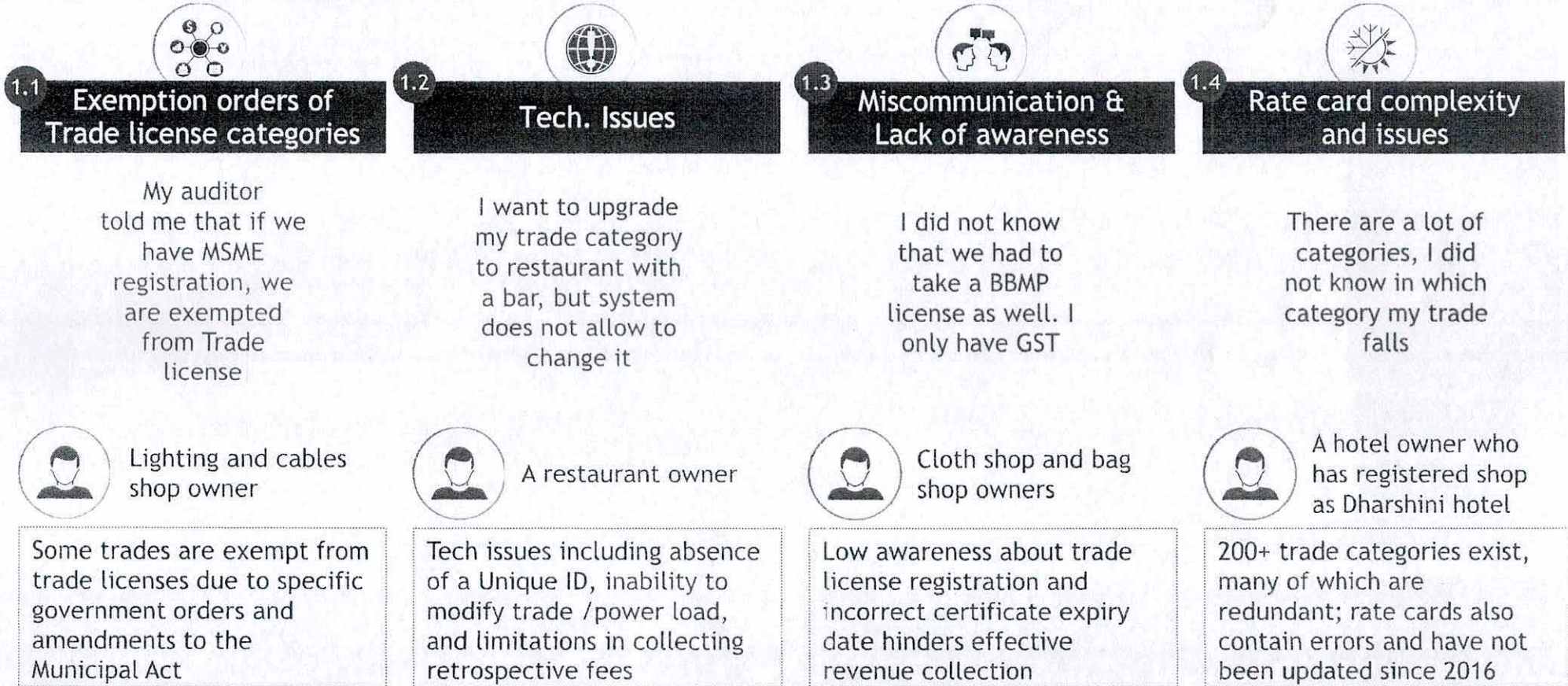
70-80%, primarily non-food businesses do not hold BBMP trade licenses

Only INR 1.28 Crores (Gandhinagar) and INR 18 Lakh (Chickpet) collected in FY25-26

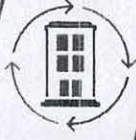
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ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ”

Low levels of revenue collections because of 4 major reasons



Trade license exemptions for MSMEs and private medical institutions commonly cited to avoid registration



Amendment of Karnataka Municipal Corporation Act was done in 2017 to give exemption to businesses registered under MSME from obtaining Trade license

ಉಲ್ಲೇಖ : ಸಂಖ್ಯೆ:ರಾಇ 46 ಶಾಸನ 2015, ಬೆಂಗಳೂರು, ದಿನಾಂಕ : 23-12-2015.

ಪ್ರಸ್ತಾವನೆ :

The Karnataka Municipal Corporation and certain other Law (Amendment) Bill, 2015ಕ್ಕೆ 2015ರ ಡಿಸೆಂಬರ್ ತಿಂಗಳ ಇಪ್ಪತ್ತೊಂದನೇ ದಿನಾಂಕದಂದು ರಾಜ್ಯಪಾಲರ ಒಪ್ಪಿಗೆ ದೊರೆತಿದ್ದು, ಸಾಮಾನ್ಯ ತಿಳುವಳಿಕೆಗಾಗಿ ಇದನ್ನು 2015ರ ಕರ್ನಾಟಕ ಅಧಿನಿಯಮ ಸಂಖ್ಯೆ 42 ಎಂಬುದಾಗಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಪತ್ರದಲ್ಲಿ ಪ್ರಕಟಿಸಬೇಕೆಂದು ಆದೇಶಿಸಲಾಗಿದೆ.

3. Amendment of the Karnataka Act 22 of 1964. In the Karnataka Municipalities 1964 (Karnataka Act 22 of 1964), section 256, in sub-section(1), after the proviso, the wing shall be inserted, namely :-

"Provided further that, all Micro, small and Medium Enterprises registered under the Micro, all Medium Enterprises Development Act, 2006 (Central Act 27 of 2006) in concerned district Industries Centre and Large Industries who have filed Industrial Entrepreneurs memorandum or Industrial License with the Secretariat of Industrial Assistance, Department of Industrial and Promotion, Government of India are exempted from obtaining trade license".

ಆದ್ದರಿಂದ ಈ ಕೆಳಕಂಡ ಆದೇಶ ಜಾರಿಪಡಿಸಲಾಗಿದೆ.

ಸಂಖ್ಯೆ : ಆಯುಕ್ತರು/ಬಿಬಿಎಂಪಿ/ಪಿಆರ್/MS/2017-18

ದಿನಾಂಕ : 25/9/17

ಕಛೇರಿ ಆದೇಶ



Amendment to the Karnataka Private Medical Establishments Act (in 2020) exempts private medical institutions from requiring a business license, as per the Department of Health and Family Welfare

Commissionerate

Department of Health and Family Welfare

No: JD (M) / KPME / 05/2020-21

Date: 17/08/2020

Notice

Subject: Simplification of registration process under the Karnataka Private Medical Establishments Act.

The KPME Act was amended in 2017 and a new portal for registration and renewal of private medical institutions (www.kpme.karnataka.gov.in) was launched in February 2020. Various private medical institutions associations have given suggestions to simplify and streamline the process of registration and renewal of registration, and based on many discussions, the following changes are being adopted in the registration process.

1. No Business License Required: Currently, private medical institutions do not require a business license for registration and renewal. Medical services are essential, serve the community and are not business institutions, hence, no business license is required. In several states, it is not mandatory for medical institutions to obtain a business license and in our state, a business license is not required for the Micro, Small and Medium Enterprises (MSME) sector, hence private medical institutions are exempted from the requirement of having a business license for registration and renewal.

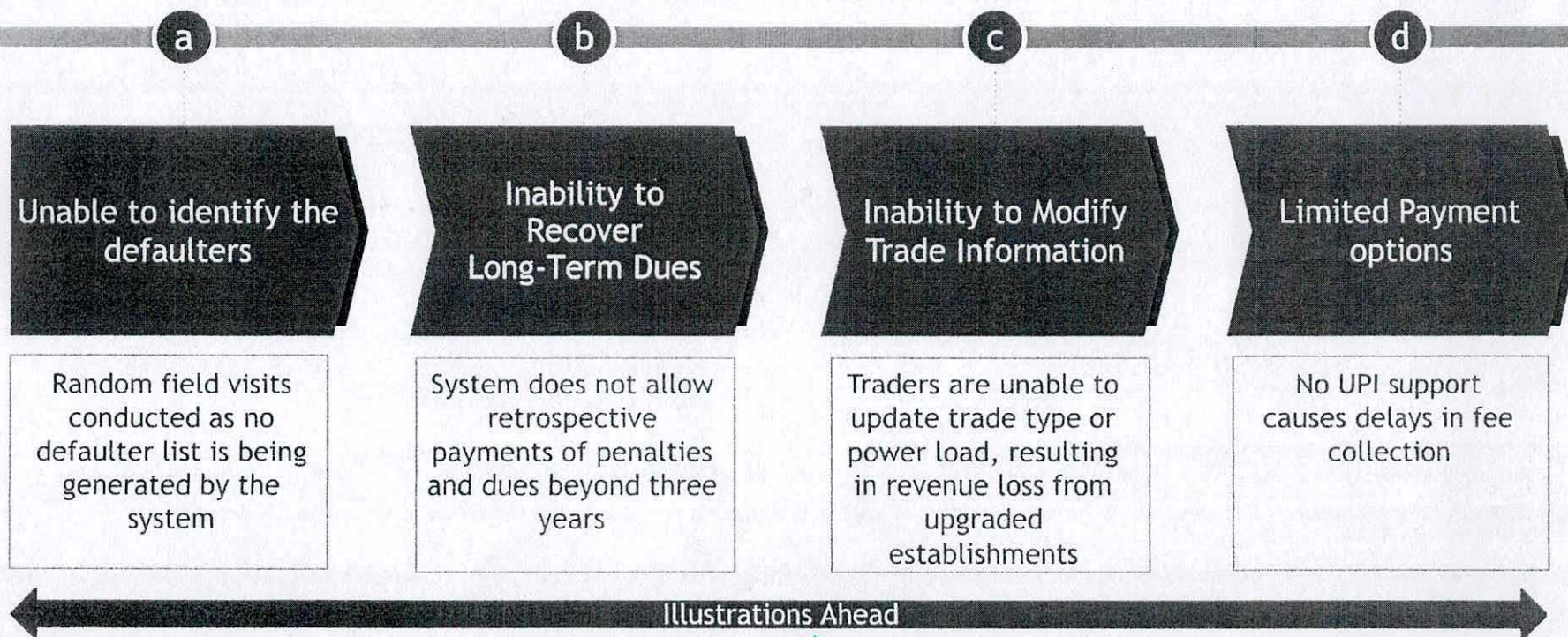
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Several technology-related issues persist throughout the trade licensing process, highlighting the need for system upgrades




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 ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ”

System limitation: No provision for retrospective fee/penalty recovery beyond 3 years; inability to modify approved trade type or sanctioned power

Illustration

Option to renew

TRADE LICENSE SYSTEM

Application Number is: N232428071152715

Trade Information
 Old Application No. N232428071152715
 Applicant Name: CHANDRA SHEKAR M N
 Mobile No. 9741225050
 Email Id.
 Property Id. BESCOM HR No. C2L11085
 TIN No.
 Ward. Dattatreya Temple
 (Address of the Trade Premises)
 Door No. NO 92
 Area. BENGALURU
 Trade Classification As Per Schedule X

Old License No.
 Telephone No.
 Name of the Trade. SHREE ORGANIC MILLET WORLD
 Trade Type. Trade
 P/D/Katha/Survey No. 009
 VAT No.
 MLA Constituency. Gandhinagar
 Street. 1 ST MAIN TEMPLE ROAD, 10TH CROSS, MALLESHWARAM
 PIN. 560003

Major Trade Name	Minor Trade Name	Sub Trade Name	License Fee
PART-1: Trade Articles of Food and Beverages All Food Articles defined in Schedule 1 of the MFC Act	HOTELS, RESTAURANT AND ALL ESTABLISHMENT SERVING/SELLING/STORING FOOD, BEVERAGES OR ALCOHOL	Details Type: Hotel	6000.00

Zone Classification & Compounded License Fee
 Jurisdiction of Health Officer (Zone): Zone 1 Jurisdiction: COMMERCIAL RETAIL BUSINESS
 License Fee Prescribed (Rs.): 5000 Penalties (Rs.): 5000
 Total Payable License Fee Selected Year Previous (Rs.): 10000

Renewal of Trade
 Select the No. of years to Renew the Trade License:
 Mobile & Email Details
 Mobile No.
 E-Mail ID
 DE B4.FD.4D.EA.10.F5.5D.15.C8.9A.2D.B5.C2.02.0F
 Please Confirm that Details are Correct Confirm

No Option to renew

TRADE LICENSE SYSTEM

Application Number is: N181923117196C3

Trade Information
 Old Application No. N181923117196C3
 Applicant Name: Rama Rao V. Raykar
 Mobile No. 9448672124
 Email Id.
 Property Id. PID
 BESCOM RR No.
 TIN No.
 Ward. Dattatreya Temple
 (Address of the Trade Premises)
 Door No.
 Area.
 Trade Classification As Per Schedule X

Old License No.
 Telephone No.
 Name of the Trade. Sree Kamakshi Jewellers
 Trade Type. Trade
 P/D/Katha/Survey No. 44
 VAT No.
 M.A. Constituency. Gandhinagar
 Street.
 PIN.

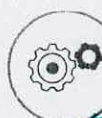
Major Trade
 Minor Trade
 Sub Trade

Add

Mobile & Email Details
 Mobile No.
 E-Mail ID
 Please Confirm that Details are Correct Confirm



The renewal interface for FY 2023-24 allows for the payment of retrospective fees and penalties (as less than 3 years have lapsed)



The renewal interface for FY 2018-19 does not permit payment of retrospective fees, (as more than 3 years have lapsed)

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ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ

Inadequate digital payment options, especially the absence of UPI, hinder timely license fee transactions and affect revenue realization

No UPI option available

Illustration

BRUHAT BANGALORE MAHANAGAR PALIKE

Payment Methods

Credit / Debit Cards

Net Banking

Cards

VISA RuPay AMERICAN EXPRESS

Card Number

Expiration Date

CVV/CVC

Card Holder Name

Merchant Name

BRUHAT BANGALORE
MAHANAGAR PALIKE

Order Id

544551070052-R252603041322194

Payment Amount

₹20000

Make Payment for ₹20,000


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 BillDesk

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Scope to improve the consistency and coherence of BBMP's rate card by establishing uniform categorization principles

BBMP has 8 schedules for license categories with 54 minor categories and 213 sub-categories	Major Category	Minor Category	Category	Trade Fee
- Food and Beverages - Commercial Accommodation - Non-Food Items-Medical - Non-Food Items-Industrial - Non-Food Items-Construction/Materials - All Food Items Not Specifically Mentioned - Use of Power-Driven Machinery (Noise Pollution) - No Objection Certificates for Entertainment & Trade Fairs, etc.	PART-1(Trade Articles of food and Beverages All Food Articles referred in Schedule X of the KMC Act)	Hotels, restaurant and all establishment serving/selling/ storing food, beverages or alcohol	Bar without kitchen with snacks supply Hotel with A/C with 1000-2000 sq. Ft area Hotel with A/C with less than 1000 sq. Ft area Dharshini type hotel A/C hotel attached with bar with more than 2000 sq. Ft area Hotels without A/C attached with bar Hotel with A/C with more than 2000sq.ft area Hotel without A/C Canteens at factories, nursing homes and cinemas	20000 20000 15000 5000 50000 25000 25000 10000 5000
	PART-2(Trade License for Commercial Accommodation)	Bread, biscuits, pastry confectionary and savories Boarding & lodging to which the public are admitted for repose or let with or without consumption of any food or drink	Preparation with Power less than 10HP Boarding & Lodging Above 50 Rooms Lodging Only- Above 50 Rooms Where the total built up area exceeds 15000 Sq. feet but less than 10000 sqfeet Service Apartments and the like-Less than 10 Rooms Paying Guests Accommodation and the like with or without food with more than 50 rooms Students and sports hostel with or without service of food	5000 50000 30000 40000 10000 10000 2000

Examples of inconsistencies and errors

Examples of Inconsistencies:

- In Schedule 1, some trades are classified by built-up area (sq. ft.), others by facility type (e.g., A/C vs. non-A/C, bar attached), and some based on preparation methods or power consumption
- Acco. categories include overlapping or unclear distinctions such as "Boarding and Lodging" vs. "Lodging Only"

Examples of Errors identified

- E.g., "Where the total built-up area exceeds 15,000 sq. ft. but less than 10,000 sq. ft."

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Mismatch between certificate-stated and actual renewal deadlines leads to confusion and increased defaulters

BRUHAT BANGALORE MAHANAGARA PALIKE
Health Department, Gandhi Nagar MOH
Trade Licence Certificate

WE15109103161206420
Year : 2025-2026

Application No: K252602041321876

This is to certify that M/s / Smt / Shri T PANKAJAKSHAN has been issued a trade license bearing No. WE15109103161206420 dated 02/04/2025 to carry out PANKAJ CONDIMENTS & TEA SHOP trade at NO.09, 2ND CROSS, R T STREET, ANCHEPET, BENGALURU with KVA sanctioned power and KVA/HP Generator.

Major Trade Name	Minor Trade Name	Sub Trade Name
PART-I (Trade Articles of food and Beverages All Food Articles referred in Schedule X of the KMC Act)	ALL FOOD ARTICLES INCLUDING SPICES, CONDIMENTS STORING, PACKING, PRESSING, CLEANING, PREPARING OR MANUFACTURING OR SALE (PROVISION STORES)	Retail shops where the storing and service area is less than 100 square feet

The licence is issued subject to the conditions specified in the byelaws for the said trade. Some of the important conditions are,

1. This licence is issued subject to the conditions specified in the byelaws of KMC act.
2. The licence certificate must be exhibited in a prominent place of the trade premises for public view.
3. To ensure that the hygiene and sanitation of trade premises is maintained to safeguard the health of the public.
4. To adhere to food safety measures as per FSSAI act.
5. All safety measures w.r.t public health like MSW rules / COTPA act / plastic handling and management rules / other safety norms stipulated by appropriate department / authority.
6. This issuance of licence certificate shall not absolve the grantee from any obligations cast on him under any other law and hence is liable for suspension, revocation or cancellation at any point of time.
7. This licence certificate holds good to run the trade for which it is granted only and the grantee shall inform atleast one month in advance if he intends to add any other trade/ commodities to his existing licence.
8. The signage's, display boards to be displayed prominently in Kannada and English at the trade premises.

Trade licence valid upto 31-03-2026 (1 Years) and received fees of Rs.1500/- with vide receipt No. 1206420, dated 02/04/2025.

Kindly renew the trade license before 31-03-2026 to avoid the penalty.

Bangalore
Dated: 02/04/2025

Bruhat Bangalore Mahanagara Palike
Health Department, Gandhi Nagar MOH
Rajiv Gandhi Nagar, Bengaluru-56
Bengaluru-56

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certificate showing the trade license validity till 31st March, however, the penalty-free renewal period ends on 28th February

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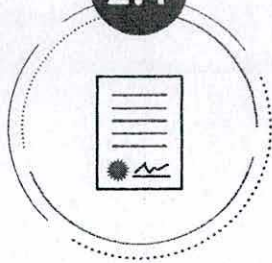
2. Proposed Reforms

Executive Director
Bengaluru Smart
(B-SMILE)

Proposed action plan across three key dimensions: Two long-term reforms and one immediate collection drive

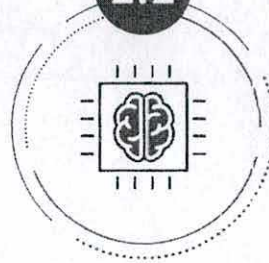
Long term interventions

2.1



Policy level
Action Plan

2.2



Technological
enablement

Short term
interventions

2.3



Collection
Drives

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ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ"

2.1 Policy level action Plan



Trade licensing policy must be formulated to establish a robust and transparent framework with defined categories, rates, and safeguards

2.1.1

All traders required to obtain trade licenses

2.1.2

Revised and rationalized trade categories and corresponding rates

2.1.3

Other Safeguards

- a. Mechanism for annual escalation of license fees
- b. Renewal dates and Structured penalty provisions
- c. Convenience fees applicable for online services

2.1.4

Corresponding organizational structure and authority for the Simplified rate card

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ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ”

The policy must clearly mandate that all establishments within BBMP's jurisdiction are required to obtain a trade license, thereby nullifying any previously granted exemptions



As per Section 305 of the Bruhat Bengaluru Mahanagara Palike (BBMP) Act, 2020, all establishments falling under the jurisdiction of BBMP and engaged in any of the following categories are mandatorily required to obtain a valid Trade License:

- Establishment and operation of markets, either wholesale or retail
- Establishment and operation of trade establishments
- Establishment and operation of slaughterhouses
- Establishment and operation of restaurants
- Establishment and operation of industries
- Establishment and operation of commercial undertakings
- Establishment and operation of corporate offices
- Establishment of service apartments and paying guest accommodations
- Establishment and operation of shared office and living spaces
- Establishment and operation of hospitals and nursing homes
- Establishment and operation of resthouses
- Establishment and operation of theatres, fairs, circuses, and places of public amusement
- Establishment and operation of milk trade
- Keeping of animals and birds
- Establishment of stables, cattle sheds, and cow houses
- Provision of places for the burial of the dead
- Establishment of food trucks or any cart stands

All the previous exemptions including, but not limited to:

- Amendment to the Karnataka Municipal Corporations Act (2017) providing an exemption for businesses under the Micro, Small and Medium Enterprises (MSME) category, &
- Amendment to the Karnataka Private Medical Establishments Act in 2020, as per the Department of Health and Family Welfare, exempting private medical institutions from obligation to procure a business license

Shall not be applicable.

Executive
Bengaluru S
(B-SM

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ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ”

Mumbai & Hyd. employ an area-based, uniform rate card across all trade categories, in contrast to BBMP's granular item-wise structure

Hyderabad: Simple linear rate card

Sl. No	No. of Lanes	Road Width	Rate per Sft	Maximum Amount
1	Single Lane	20 Feet	RS. 3/-	RS. 10,000/-
2	Double Lane	30 Feet	RS. 4/-	RS. 50,000/-
3	Multiple Lane	> 30 Feet	RS. 6/-	RS. 2,00,000/-
4	Star Hotels, Corporate Hospitals	> 30 Feet	RS. 6/-	RS. 2,50,000/-

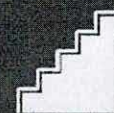


Hyderabad follows a four-tier rate card structure, wherein the trade license fee is determined per square foot (based on road width).

**Previously applicable maximum cap was abolished following a government directive*

Mumbai: Area based step function increase

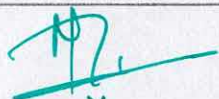
Trade type	Range	Rates (INR)
Baking	Upto 20 sq.mts.	475
	Over 20 sq.mts. upto 40 sq.mts.	735
	Over 40 sq.mts. upto 70 sq.mts.	1,435
	Over 70 sq.mts. upto 100 sq.mts.	1,770
	Over 100 sq.mts. upto 150 sq.mts.	2,495
	Over 150 sq.mts. upto 200 sq.mts.	3,590
Processing or refining of mineral oils of any kinds	Over 200 sq.mts. for every additional 40 sq.mts. or under	395
	Subject to the maximum of	28,560
	Upto 25 sq.mts.	1,435
	Over 25 sq.mts. upto 50 sq.mts.	2,855
	Over 50 sq.mts. upto 75 sq.mts.	4,255
	Over 75 sq.mts. upto 100 sq.mts.	5,690
	Over 100 sq.mts. for every additional 10 sq.mts. or under	475
	Subject to the maximum of	47,320



Mumbai adopts an area-based progressive step function for all trade categories, with rate slabs, applicable ranges, & max. caps varying by trade type

Combination of both the rate card structures is suggested for BBMP

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Revised rate card | Minimal Impact on Smaller Establishments, Higher Yield from Larger Units with Caps Based on BBMP History and Peer City Benchmarks



Simplified tiered rate model

- Flat rates for establishments up to 2000 sq. ft Brackets: <500 sq. ft, 500-1000 sq. ft, 1000-2000 sq. ft
- Area-based (INR/sq. ft) rates for >2000 sq. ft
- Subject to a maximum cap, benchmarked against BBMP historical rates and peer cities

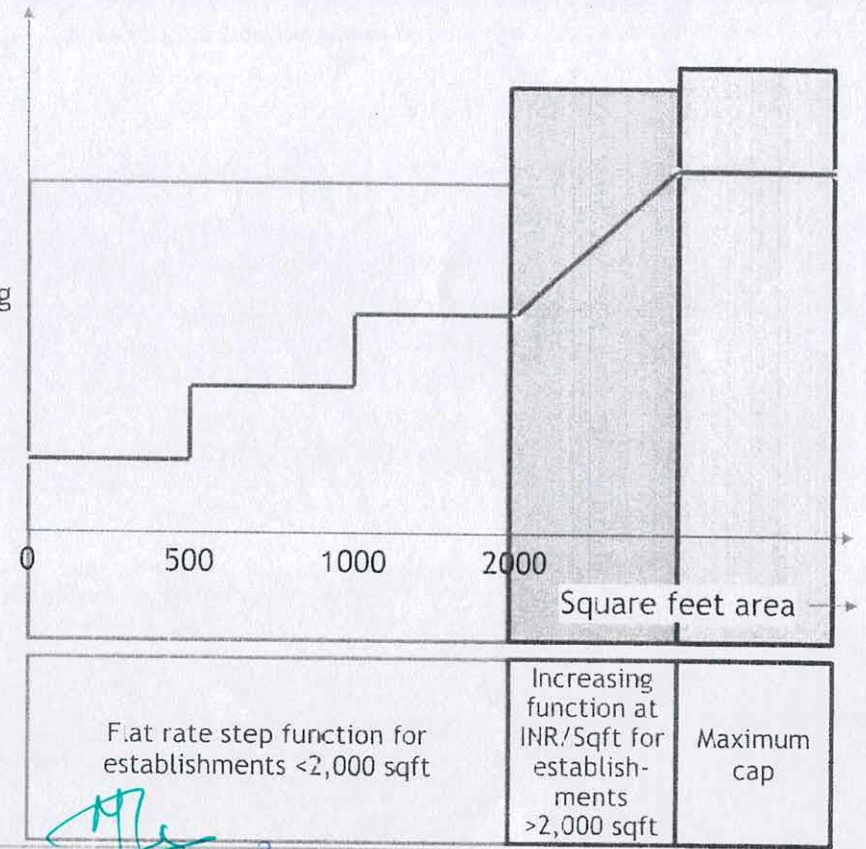


Key design guardrails

- Simplicity: Reduces complexity and deters rate misclassification
- Affordability: Minimal increase for small units¹
- Equity: Larger units pay more, but rates are capped to remain competitive



Trade
licensing
face



¹ Inflation-adjusted from 2016

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Simplified category structure designed to enhance compliance while ensuring minimal impact on smaller establishments and preventing steep rate increase

Categories		Below 500 sqft	501 - 1000 sqft	1001 - 2000 sqft	Above 2000 Sqft	Max Cap	
Category 1	All food related items - Manufacturing/Processing/packaging/preparation	1000	2000	4000	INR 6/Sqft	60,000	
Category 2	All food related items- Retail/wholesale/self service/storage	1000	2000	4000	INR 4/Sqft	30,000	
Category 3	Industrial & Construction items: Manufacturing/Processing/packaging/ preparation	2000	4000	6000	INR 6/Sqft	60,000	
Category 4	Industrial & Construction items: Retail/wholesale/self service/storage	2000	4000	6000	INR 4/Sqft	30,000	
Category 5	All other kinds of Non food trades not falling in Categories above: Manufacturing/processing/preparation/packaging	2000	4000	6000	INR 6/Sqft	60,000	
Category 6	All other kinds of Non food trades not falling in Categories above: Wholesale/retail/self service/storage/service	2000	4000	6000	INR 4/Sqft	30,000	
Category 7	All corporate offices	2000	4000	6000	INR 4/Sqft	30,000	
Category 8	All kinds of Alcohol: Manufacturing/processing/preparation/packaging/ wholesale/retail	10000	20000	50000	INR 15/Sqft	5,00,000	
Category 9	Restaurant and all establishment serving/selling/storing food, beverages or alcohol	9 a) Without bar: INR 2000 9 b) With Bar: INR 4000	9 a) Without bar: INR 5,000 9 b) With Bar: INR 10,000	9 a) Without bar: INR 10,000 9 b) With Bar: INR 20,000	9 a) Without bar: INR 4/Sqft 9 b) With Bar: INR 6/Sqft	9 a) INR 50,000 9 b) 75,000	
Category 10	Hotels and Other Commercial Accomodation	2000	5000	10000	10 a) 5 Star & above: INR 15/Sqft 10 b) Other star hotels: INR 6/Sqft 10 c) All other establishments: INR 6/Sqft	10 a) INR 5,00,000 10 b) INR 3,00,000 10 c) INR 50,000	
Category 11	All medical and beauty/fitness related trades	3000	6000	10000	INR 6/Sqft	60,000	
Category 12	All Animal Husbandry Related Trades	2000	4000	6000	INR 4/Sqft	10,000	
Category 13	Power License	INR 100/HP					
Category 14	Issue of No Objection Certificates for Entertainment & Trade Fairs Stations and Fuel Storage/Theaters and the like)	13 a) Circus per week or fraction thereof – INR 2,000 13 b) Outdoor Music/live shows per week or fraction thereof – INR 30,000 13 c) Trade fair per week or fraction thereof – INR 25,000 13 d) Retail sales of fireworks – INR 5,000 13 e) Wholesale sales of fireworks – INR 20,000 13 f) Licence renewal for theaters – INR 10,000 13 g) Fuel station and fuel storage – INR 10,000 13 h) Other not included in list but requiring BBMP's NOC – INR 10,000					Same as before

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Detailed | Simplified category structure designed to enhance compliance while ensuring minimal impact on smaller establishments and preventing steep rate increase (I/IV)

	Categories	Examples of previous rate card benchmarks	INR Below 500 Sqft	INR 501-1000 Sqft	INR 1001-2000 Sqft	INR Above 2000 Sqft	INR Max Cap
Category 1	All food related items- Manufacturing/Processing/ packaging/preparation	- Preparation of Bread, biscuits, pastry, confectionary and savories/JAM = INR 4000 - Manufacturers of ready to eat food or processed food = INR 40,000 - Manufacturers of Edible oil: INR 10,000	1000	2000	4000	INR 6/Sqft	60,000
Category 2	All food related items- Retail/wholesale/self service/storage	- Retail stores where the storing and service area above 500 sq feet but = INR 1,000 - Storing, Packing and selling of Ghee where the storing and service area is more than 1000 sq feet = INR 2,000 - Retail stores where the storing and service area less 2000 sq feet = INR 3,000 - Supermarkets: INR 20,000	1000	2000	4000	INR 4/Sqft	30,000
Category 3	Industrial & Construction items: Manufacturing/Processing/ packaging/preparation	- Ammunition and firework manufacturing and storing: INR 20,000 - Battery reconditioning and servicing where the built-up area exceeds 200 sq: INR 2,000 - Candle preparation, storage or sale: INR 1,000 - Chemicals & pesticides of all kinds manufacturing, mixing, storing selling with (26-50 workers): INR 10,000	2000	4000	6000	INR 6/Sqft	60,000
Category 4	Industrial & Construction items: Retail/wholesale/self service/storage	- Soap Stockists for where the storage space is more than 1000 square feet: 5,000 - Soaps, detergents & disinfectants including seegekai manufacturing (<500 Sqft): INR 1000 - Soaps, detergents & disinfectants including seegekai manufacturing (>500 Sqft): INR 2000	2000	4000	6000	INR 4/Sqft	30,000


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Detailed | Simplified category structure designed to enhance compliance while ensuring minimal impact on smaller establishments and preventing steep rate increase (II/IV)

Categories	Examples of previous rate card benchmarks	INR	INR	INR	INR	INR
		Below 500 Sqft	501-1000 Sqft	1001-2000 Sqft	Above 2000 Sqft	Max Cap
Category 5	All other kinds of Non food trades not falling in Categories above: Manufacturing/processing/preparation/packaging	2000	4000	6000	INR 6/Sqft	60,000
Category 6	All other kinds of Non food trades not falling in Categories above: Wholesale/retail/self service/storage/service	2000	4000	6000	INR 4/Sqft	30,000
Category 7	All corporate offices	2000	4000	6000	INR 4/Sqft	30,000
Category 8	All kinds of Alcohol: Manufacturing/processing/preparation/packaging/wholesale/retail	10000	20000	50000	INR 15/Sqft	5,00,000
Category 9	Restaurant and all establishment serving/selling/storing food, beverages or alcohol	9 a) Without bar: INR 2000 9 b) With Bar: INR 4000	9 a) Without bar: INR 5,000 9 b) With Bar: INR 10,000	9 a) Without bar: INR 10,000 9 b) With Bar: INR 20,000	9 a) Without bar: INR 4/Sqft 9 b) With Bar: INR 6/Sqft	9 a) INR 50,000 9 b) 75,000

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ಬೆಂಗಳೂರು ಸ್ವಚ್ಛತೆ ಮತ್ತು ಪರಿಸರ ಇಲಾಖೆ

Detailed | Simplified category structure designed to enhance compliance while ensuring minimal impact on smaller establishments and preventing steep rate increase (III/IV)

Categories	Examples of previous rate card benchmarks	INR	INR	INR	INR	INR
		Below 500 Sqft	501-1000 Sqft	1001-2000 Sqft	Above 2000 Sqft	Max Cap
Category 10 Hotels and Other Commercial Accommodation	- All 7 star hotels: INR 4 Lakh - All 5 Star Hotels: INR 3 Lakh - All 3 Star Hotels: INR 2 Lakh - Boarding & Lodging >50 Rooms: INR 50,000 - Boarding & Lodging > 20 Rooms but < 50 Rooms: INR 30,000 - Boarding & Lodging <20 rooms: INR 20,000	2000	5000	10000	10 a) 5 Star & above: INR 15/Sqft 10 b) Other star hotels: INR 5/Sqft 10 c) All other establishments: INR 6/Sqft	10 a) INR 5,00,000 10 b) INR 3,00,000 10 c) INR 50,000
Category 11 All medical and beauty/fitness related trades	- Men's Barber Shops with less than 300 Sq.ft area: INR 1,000 - Beauty parlor with more than 300 Sq.ft area: INR 5,000 - Laboratories 500-1000 Sq.ft area: INR 4,000 - Nursing Homes/Hospitals with >200 Bedded super specialty hospital/NABH: INR 50,000 - Nursing Homes & Hospitals with 100-200 Bedded super specialty hospital/NABH: INR 20,000 - Nursing Homes/Hospitals with <50 Bedded super specialty hospital/NABH: INR 6,000	3000	6000	10000	INR 6/Sqft	60,000
Category 12 All Animal Husbandry Related Trades	- Retail stores where the storing and service area is > 2000 Square feet: INR 6,000 - Retail stores where the storing and service area is >1,000 and < 2000 Square feet: INR 3,000 - Retail stores where the storing and service area is <1,000: INR 2,000	2000	4000	6000	INR 4/Sqft	10,000

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Detailed | Simplified category structure designed to enhance compliance while ensuring minimal impact on smaller establishments and preventing steep rate increase (IV/IV)

Categories	Examples of previous rate card benchmarks	INR	INR	INR	INR	INR
		Below 500 Sqft	501-1000 Sqft	1001-2000 Sqft	Above 2000 Sqft	Max Cap
Category 13	Power License			INR 100/HP		
Category 14	Issue of No Objection Certificates for Entertainment & Trade Fairs Stations and Fuel Storage/Theaters and the like)		13 a) Circus per week or fraction thereof-INR 2,000 13 b) Outdoor Music/live shows per week or fraction thereof INR 30,000 13 c) Trade fair per week or fraction thereof-INR 25,000 13 d) Retail sales of fireworks-INR 5,000 13 e) Wholesale sales of fireworks-INR 20,000 13 f) License renewal for theaters-INR 10,000 13 g) Fuel station and fuel storage-INR 10,000 13 h) Other not included in list but requiring BBMP's NOC-INR 10,000			Same as before


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Learnings from benchmarks| Delhi and Mumbai charging convenience fee (2%) & scrutiny fee (INR 1,100) on top of license fee to further increase the revenue

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Bengaluru Smart Infrastructure Ltd.
Executive Engineer-8

GENERAL TRADE/STORAGE PAYMENT DETAILS	
A.) Processing Fee Rs. : 1100.0	B.) License Fee Rs. : 31630.0
C.) Online Payment Convenience Fee Rs. : 676 (@2.0642% On Total Amount (Will Be Rounded To Rupee))	
Net Fees to Pay (A+B+C) Rs. : 33410	

Online Payment & Scrutiny Charges:
Convenience fee (2.06%) and scrutiny fee (INR 1,100 - MCD, INR 200 - BMC) adopted in Mumbai & Delhi

The Special Officer exercising the powers of Corporation vide Decision number 40 dated 30/06/2022 has approved revision of Health Trade License fees as under:					
S.No.	Trade Classification	Trade Name	Registration Charges (One time)	License fees (Annual)	
1	Eating Establishment	Banquet hall up to 250 seats	10000	15000	

New Registration Fee Model:
Scope to introduce a revised framework, as implemented in New Delhi

Delhi

MCD to hike trade licence fee by 15 per cent every three years; uniform rates for trade

The Municipal Corporation of Delhi on Thursday announced an increase in licence fee by 15 per cent for all categories every three years.

Periodic Fee Revision:
15% increase every three years for structured adjustments (Delhi model)

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ಅಡಿಯಲ್ಲಿ ನೀಡಲಾದ ಪ್ರತಿ

Additional Safeguards to Strengthen Compliance and Financial Sustainability: 2% Convenience Fee, 5% Annual Escalation, and Defined Renewal Timelines

1

Convenience fee

- 2% convenience fee to be levied on the total annual license fee
- Covers administrative processing and digital infrastructure costs
- Benchmarks: Delhi (MCD) and Mumbai (BMC)

2

Annual Escalation of License Fees

- 5% annual escalation on both per sq. ft. rates and max fee cap
- Ensures alignment with inflation and rising administrative expenses
- To be implemented on rates from base year 2025 onwards
- Benchmarks Delhi (MCD)

3

Renewal Timelines & Penalty Structure

- Renewal timelines and penalties to be printed on the license certificate:
 - 1-28 Feb: No penalty
 - 1-31 Mar: 25% penalty
 - From 1 Apr: 100% penalty


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Organizational Structure

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Learnings from benchmarks | BMC has dedicated specialized sub-departments for each type of license, along with subject-wise qualified personnel

Qualified inspection workforce: Ward-level officers and inspectors possess minimum relevant qualifications to ensure effective inspections and optimal workforce utilization.



1. Food & beverage processing retail shops, restaurants and cafes, gym and fitness etc. 2. Warehouses, Wholesale outlets, Hazardous materials etc.
3. Manufacturing units and industrial workshops 4. Dairy farms, poultry farms, pet shops etc.

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Categories to be distributed across the 3 BBMP dept.—Public Health, Revenue, & Animal Husbandry; will follow a risk-based, tiered inspection schedule

Departmental Allocation of the trade categories			Risk based tiered inspection schedule		
Trade	Categories	Department	Risk Tier	Category	Inspection Frequency
Health Related trades	1,2,3,4,8,9, 10,11, 14	Public Health Department	High	Category 1 Food (Manufacturing/Processing)	Once every quarter (4 times/year)
Non-Health Related trades	5,6, 7,10,13	Revenue department		Category 8 Alcohol (Manufacturing/Retail)	
				Category 9 Restaurants (serving/storing food/alcohol)	
				Category 3 Industrial & Construction (Manufacturing)	
				Category 14 NOCs (fireworks, fuel storage, etc.)	
Animal Husbandry trades	12	Animal Husbandry Department	Medium	Category 2 Food (Retail/Wholesale/Storage)	Once every 6 months (2 times/year)
				Category 4 Industrial & Construction (Retail/Wholesale)	
				Category 6 Other Non-Food Trades (Retail/Storage)	
			Low	Category 10 Hotel and other Commercial Accommodation	Once every year
				Category 5 Other Non-Food Trades (Manufacturing)	
				Category 11 Medical & Beauty/Fitness	
				Category 12 Animal Husbandry	
				Category 13 Power License	
				Category 7 (Corporate Offices)	

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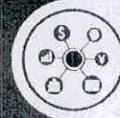
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2.2 Technological Enablement



Detailed system-level enhancements to be incorporated in the current trade licensing system to streamline licensing, enforce compliance, and simplify user access



2.2.1

Enable retrospective collection of Trade license fees for past years along with penalty to enhance revenue



2.2.2

Introduction of a Permanent Trade License ID to track Trade license for inspections



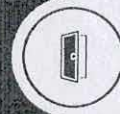
2.2.3

Additional information to be captured to enable cross-verification with existing databases



2.2.4

Real-Time Inspector Dashboard for Monitoring and Enforcement



2.2.5

Trader Self-Service Portal to initiate modification/change request directly via portal



2.2.6

Integrated Inspection Log for Monitoring and Accountability



2.2.7

UPI Integration in Payment Gateway to accelerate fee collections



2.2.8

Instant Provisional Trade license to boost license issuance

2.2

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An option for retrospective payment of dues and penalties should be enabled for all past and new registrations, covering all applicable years



TRADE LICENSE SYSTEM

Application Number is: N18192311719803

Trade Information

Old Application No.	N18192311719803	Old License No.	
Applicant Name	Rama Rao V Raykar	Telephone No.	
Mobile No.	9448672124	Name of the Trade	Sree Kamakshi Jewellers
Email Id		Trade Type	Trade
Property Id	PID	PID/Katha/Survey No.	44
BESCOM RR No.		VAT No.	
TIN No.		MLA Constituency	Gandhinagar
Ward	Dattathreya Temple		
(Address of the Trade Premises)		street	
Door No.		PIN	
Area			

Trade Classification As Per Schedule X

Major Trade		▼
Minor Trade		▼
Sub Trade		▼

Add

Renewal of Trade

Select the No of years to Renew the Trade License

--Select-- ▼

Mobile & Email Details

Mobile No *		E-Mail ID	
-------------	----------------------	-----------	----------------------

Please Confirm that Details are Correct Confirm



Renewal and retrospective payment of dues should be permitted even for trades originally registered in FY19

[Signature]
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Introduction of a permanent trade license ID to enable consistent tracking, inspection, and login—replacing the current dynamic ID system

BRUHAT BANGALORE MAHANAGARA PALIKE
Health Department, Gandhi Nagar MOH
Trade Licence Certificate

WE15109103161206420

Year : 2023-2026

Where : Chikpet, U 99
Application No. A252602041321870

I hereby certify that M/s / Smt / Shri T PANKAJAKSHAN has been issued a trade license bearing no. WE15109103161206420 dated 02/04/2023 to carry out PANKAJ CONDIMENTS & TEA SHOP trade at NO.09, 2ND CROSS, R T STREET, ANCHPET, BENGALURU with KVA sanctioned power and KVA/HP Generator.

Major Trade Name	Minor Trade Name	Sub Trade Name
PART-I (Trade Articles of food and Beverages All Food Articles referred in Schedule X of the KMC Act)	ALL FOOD ARTICLES INCLUDING SPICES, CONDIMENTS STORING, PACKING, PRESSING, CLEANSING, PREPARING OR SALE (PROVISION STORES)	Retail shops where the storing and service area is less than 100 square feet

The licence is issued subject to the conditions specified in the byelaws for the said trade. Some of the important conditions are:

1. This licence is issued subject to the conditions specified in the byelaws of KMC act.
2. The licence certificate must be exhibited in a prominent place of the trade premises for public view.
3. To ensure that the hygiene and sanitation of trade premises is maintained to safeguard the health of the public.
4. To adhere to food safety measures as per FSSAI act.
5. All safety measures w.r.t public health like MSW rules / COTPA act / plastic handling and management rules / other safety norms stipulated by appropriate department / authority.
6. This issuance of licence certificate shall not absolve the grantee from any obligations cast on him under any other law and hence is liable for suspension, revocation or cancellation at any point of time.
7. This licence certificate holds good to run the trade for which it is granted only and the grantee shall inform at least one month in advance if he intends to add any other trade/ commodities to his existing licence.
8. The signage's, display boards to be displayed prominently in kannada language in the trade premises.

Trade licence valid upto 31-03-2026 (1 Years) and received fees of Rs.1500.00 on Online Online with vide receipt No. 1206420, dated 02/04/2023.

Kindly renew the trade license before 31-03-2026 to avoid the penalty

Bangalore
Dated,

ಇದನ್ನು ಈ ಕೆಳಕಂಡಂತಿರುವ ಘಟಕಕ್ಕೆ
ಕ್ರಮಬದ್ಧವಾಗಿ 2023-14-15...ದಿನಾಂಕ
02/04/2023 ರಂದು ನೀಡಲಾಗಿದೆ
ಇದನ್ನು ಈ ಕೆಳಕಂಡಂತಿರುವ
ಘಟಕಕ್ಕೆ ನೀಡಲಾಗಿದೆ
ಇದನ್ನು ಈ ಕೆಳಕಂಡಂತಿರುವ
ಘಟಕಕ್ಕೆ ನೀಡಲಾಗಿದೆ

Permanent number should be used as the Unique ID to login and track a trade license rather than the currently used Dynamic ID

[Signature]
Executive Engineer-8
Smart Infrastructure Ltd.
SMILE, Bangalore

ಮುಖಾಂತಿ ಈ ಕೆಳಕಂಡಂತಿರುವ
ಅಧಿಯಲ್ಲಿ ನೀಡಲಾಗಿದೆ
2023-14-15...ದಿನಾಂಕ

Leverage unique IDs to detect unregistered commercial establishments & perform data reconciliation across existing databases to ensure compliance

1 Prospective Database integration

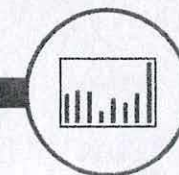
Database	Unique Identifier to be integrated
1a Most of the databases going forward under Single Window	Pan Card Number
1b Commercial Property Tax	Property Tax Number
1c Shops and Establishments	Pan Card Number
1d Commercial taxes department	GST Number

2 Retrospective Database Cross verification

Database	Unique Identifier for Verification
2a Commercial Property Tax	Phone Number
2b BESCOM Database	BESCOM RR Number

Next Steps

Get Database Access	Data Reconciliation	Enforcement Action
1. Trade Licensing 2. Commercial property tax 3. BESCOM registration	Cross-verify registered commercial establishments with the existing trade license database & identify the list of unregistered businesses	Issue notices to businesses operating without a valid trade license



Benchmarks

- Chennai (GCC): Used property tax data and issued quick follow-up notices, generating INR 12 Cr revenue in two months (2021 pilot)
- Hyderabad (GHMC): Cross-verifies property tax records to detect businesses on non-residential properties without trade licenses

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Introduction of 6 mandatory data fields to enable cross-departmental integration and strengthen trade license enforcement

Sl no	Information captured
1	GST Registration Number
2	PAN Number
3	Property Tax ID
4	Property dimensions (built-up area, layout, etc.)
5	Road width
6	Frontage of the property

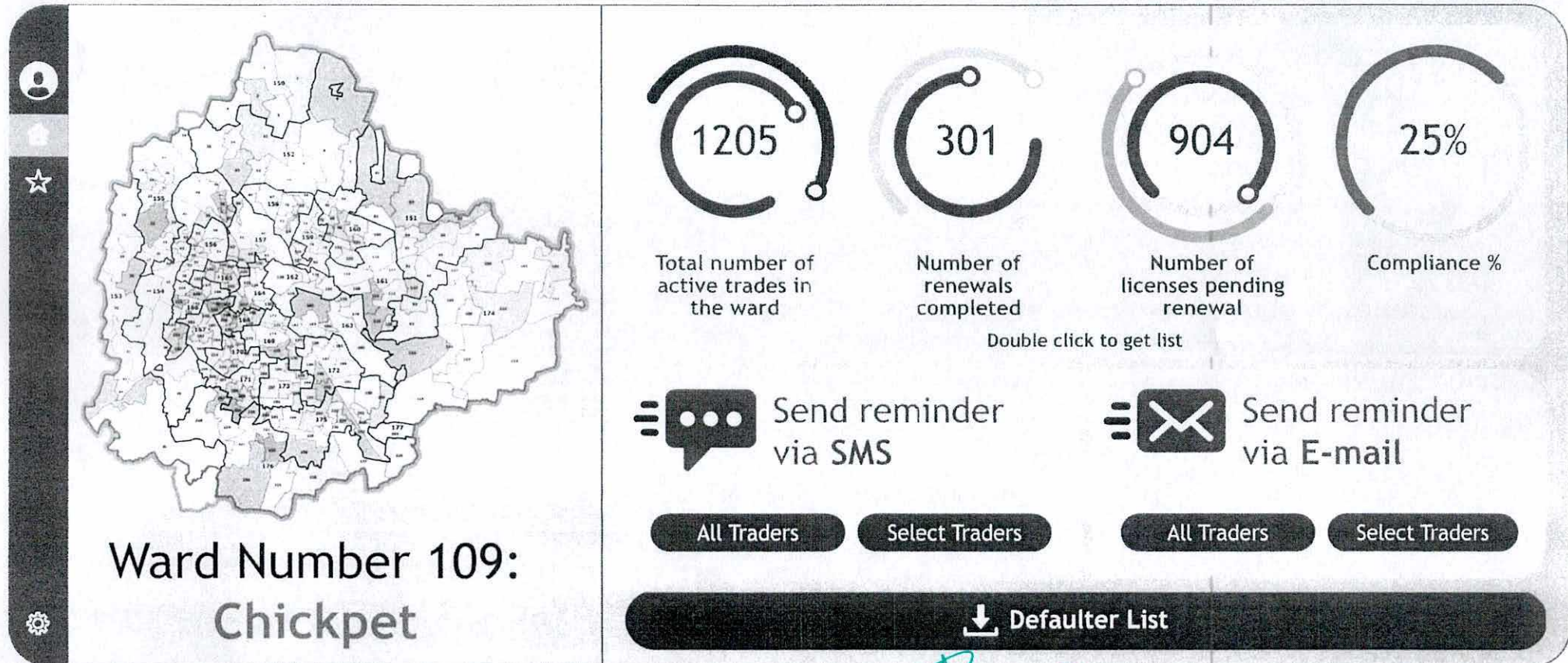
- 1,2,3 will enable cross-verification with Commercial and Property Tax databases will allow BBMP to flag unregistered or misreported establishments and boost revenue recovery
- 4,5,6 will enable automatic filtration of eligible trades according to the zonal regulations for an Instant provisional license issuance

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Real-time digital dashboard should be developed for Nodal Health Inspectors and designated officers, offering the following functionalities

Illustrative



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Enabling option for traders to update license details online with risk-based authority routing and 30-day approval time

 **TRADE LICENSE SYSTEM**

Application Number is: N18192311719803

Trade Information

Old Application No.:	N18192311719803	Old License No.:	
Applicant Name:	Rama Rao V Raykar	Telephone No.:	
Mobile No:	9448672124	Name of the Trade:	Sree Kamakshi Jewellers
Email Id:		Trade Type:	Trade
Property Id:	PID	PID/Katha/Survey No.:	44
BESCOM RR No:		VAT No.:	
TIN No.:		MLA Constituency:	Gandhinagar
Ward:	Dattathreya Temple	street:	
(Address of the Trade Premises):		PIN:	
Door No.:			
Area:			

Trade Classification As Per Schedule X

Major Trade:

Minor Trade:

Sub Trade:

Add

Renewal of Trade

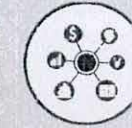
Select the No of years to Renew the Trade License:

Mobile & Email Details

Mobile No:

E-Mail ID:

Please Confirm that Details are Correct



Traders can submit requests to modify their trade type, power load, or other establishment details directly through the portal, with each request automatically routed to the appropriate approving authority (CHO, HO, DHO, or MOH) and processed within a stipulated 30-day timeframe

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Inspector dashboard to be developed for tracking missed or delayed inspections and flagging unresolved non-compliance

Illustrative

Date: 30/10/2025



Ward Number 109: Chickpet



Senior Health Inspector Name

MOH Name

Inspection Log

Trade Unique ID	Last renewed	License Valid till	Number of Inspections needed/year	Number of inspections done in FY	Status of compliance	Action Taken	Inspection Pending
ABC123	25/02/2025	28/02/2026	4	1 2 3 4	✓	-	
ABC124	20/02/2025	28/02/2026	4	1 2 3 4	✓	-	!
ABC125	23/02/2025	28/02/2026	2	1 2	✗	upgrade power load	!
AVC126	18/02/2025	28/02/2026	2	1 2	✗	Add another trade	!
ABC127	14/02/2025	28/02/2026	1	1	✓	-	
ABC128	10/02/2025	28/02/2026	4	1 2 3 4	✓	-	

The Inspector Dashboard will include an Inspection Log that tracks compliance status for each trade license, flags missed or delayed inspections and continuously alerts for unresolved non-compliance from the last inspection

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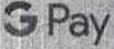
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UPI-based payment options such as Google Pay, PhonePe, and Paytm should be integrated alongside existing methods (net banking, debit/credit cards) to minimize transaction delays and promote higher voluntary compliance

Draft, for internal discussion only

2.2.7

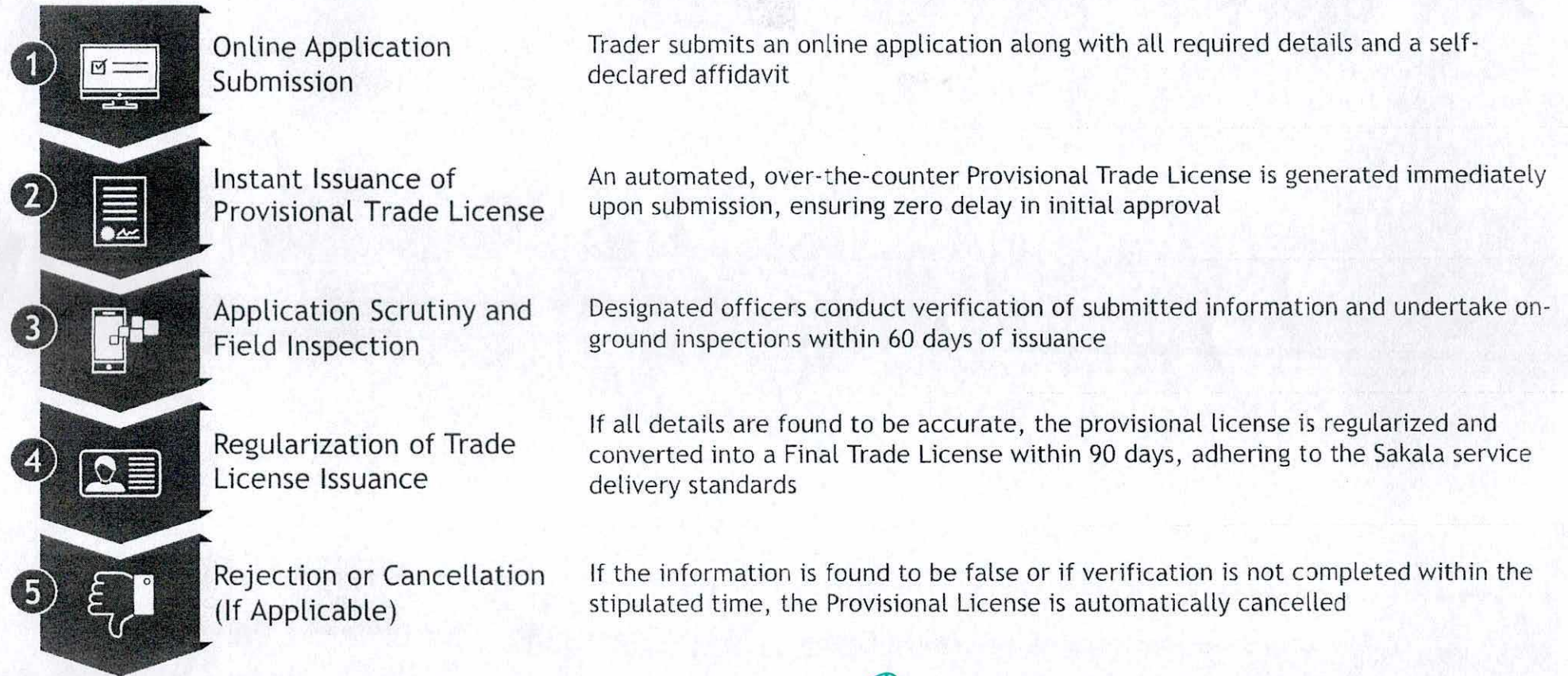
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Payment Methods	 PhonePe	Merchant Name
 Credit/Debit Cards >	 Pay 	BRUHAT BANGALORE MAHANAGAR PALIKE
 Net Banking >		Other Id
 UPI Payment >	Or enter UPI id	544551070052-R252603041322194
	UPI ID...	Payment Amount ₹20000
	Pay now	 BillDesk


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Provisional trade license issuance to be introduced enabling instant operations with 90-day verification and approval cycle

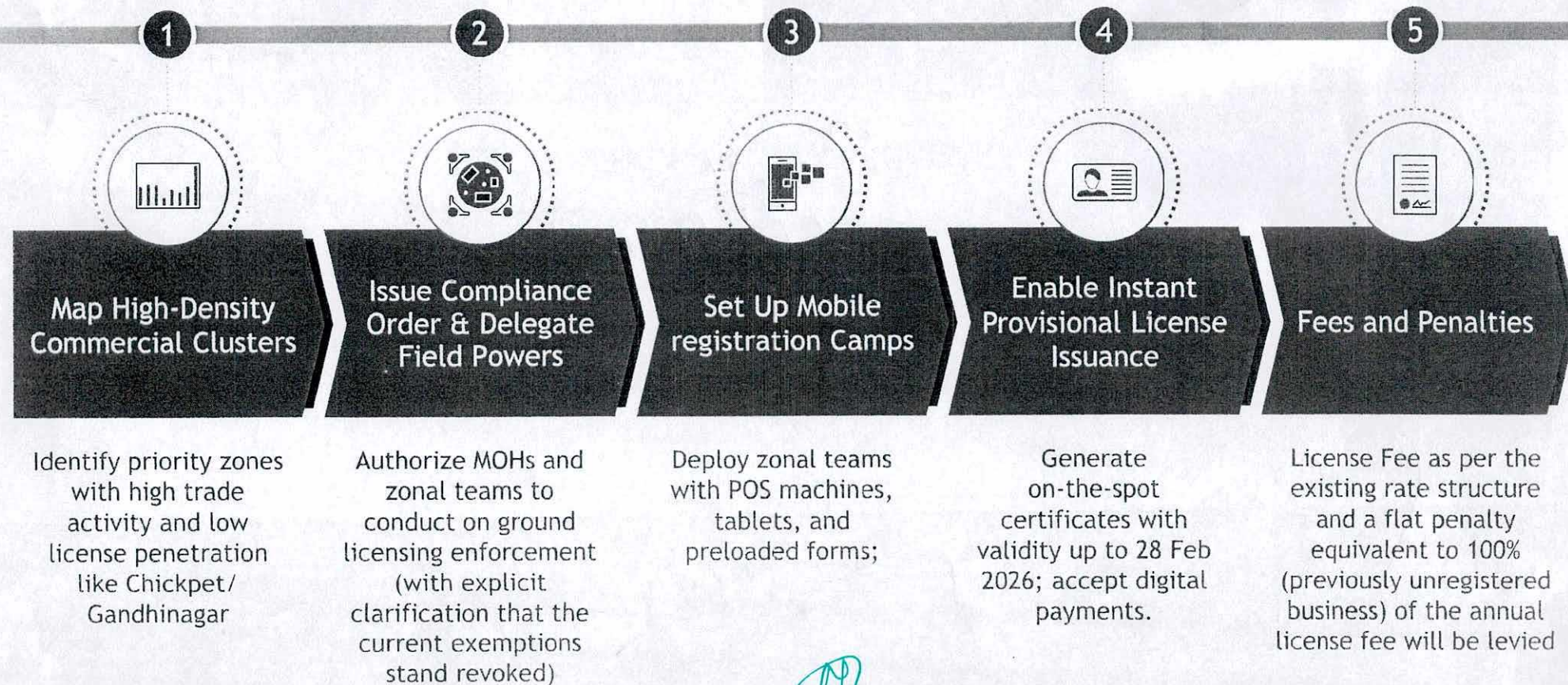



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2.3 Collection Drives

Targeted collection drives to be planned to accelerate compliance and revenue in high-density commercial hubs



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